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ABSTRACT

This manual is intended for use by senior adult peer advisors (age 60 and over) engaged in helping relationships in providing consumer education to other senior adults. The advisory procedures are based on a problem solving approach which incorporates the development of a self-help concept. Chapter 1 provides information on consumer advising. It presents advising steps with examples and briefly discusses group sessions. Three references for additional information on the helping relationship are given. Chapters 2-16 contain information in outline form on these topics: appliances; clothing; credit; death and burial; food; frauds, gyps, and deceptive schemes; housing; insurance; health care; money management; recreation and leisure; safety in the home; shopping strategies; social services; and transportation. Since the manual is designed for use in a broad geographic area, a Local Information Supplement at the end of each chapter provides examples of what resource list is also included. At the end of the manual is a guideline chapter to aid in development, implementation, and evaluation of a Senior Citizen's Consumer Program. (YLB)

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SENIOR ADULT CONSUMER ADVISORY MANUAL

The manual has been compiled by the staff of the Senior Citizens Consumer Advisory Program (SCCAP) in the College of Home Economics. It is intended for use both by senior adult peer advisors and by other persons engaged in helping relationships with senior adults in the area of consumer education.

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Texas Tech University, Lubbock, Texas
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INTRODUCTION TO MANUAL USE

In an increasingly complex world, there are numerous consumer product developments and services that are vying for a niche in the market place. As society becomes more complex and technological, it is becoming more difficult to acquire facts and information about various products or services before they are purchased. This lack of product or service information may result in hardships and problems from the loss of needed financial resources due to uninformed purchasing. The accompanying hardships and loss of financial resources is even more pronounced for the elderly who live on a fixed income which may not be sufficient for a quality and meaningful existence. Therefore, this manual was compiled with the intention of providing as much information and assistance to the elderly as possible. The manual was specifically prepared for use by senior citizens (60 or over) engaged in a helping relationship in providing consumer education to other elderly individuals. The advising procedures within the helping relationship are based upon a problem solving approach which incorporates the development of a self-help concept.

The manual is written in an easy-to-follow outline form and utilizes everyday terms, except where necessary to use other terminology to present information. The use of references were held to a minimum, and were included primarily to extend the presented information.

The manual also is uniquely designed to be used by a broad geographic area but with specific helps for adapting the pertinent information to the local area. The Local Information Supplement provides examples of what information needs to be reviewed and obtained locally. The looseleaf format facilitates incorporation of this information and other updated materials.

While the manual is written specifically for use by senior adults in a peer-advisory program, it is by no means limited to this use. Persons other than senior adults who are vitally involved in helping senior citizens both formally and informally will also find the manual useful in giving assistance in areas of consumer education. Although the focus is on information for persons 60 years of age and over, many sections have a much broader application as well and can be adapted for other uses.

As an aid in the development, implementation, and evaluation of a Senior Citizen's Consumer Program, a guidelines chapter is included at the end of the manual. Material is presented in this chapter which will assist interested persons or agencies to develop a consumer program based on the experience of the SCCAP program.

Although the pronouns may vary from she to he, the staff neither implied nor intended for any bias or sexism to occur. Generally, the masculine pronoun is used.

In helping relationships, the terms counselor and client may be misleading to some individuals, suggesting a specific type of helping relationship, such as a psychological or psychiatric one. These terms may also be threatening to some individuals. Therefore for this manual and the senior adult consumer program, the terms adviser and consumer were chosen in an effort to circumvent such problems. The use of the term adviser seems less threatening and more accurately describes the level of help provided by peers. The use of the term consumer highlights the major focus of the manual. Hence these terms seem logical; the adviser is a helper and everyone is a consumer.

E. Carolyn Ater
C. W. Baugh

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Chapter 1

CONSUMER ADVISING

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CONSUMER ADVISING

A primary requirement for any successful consumer advising session is for the consumer to feel comfortable, relaxed, confident of being helped, and a sense of concern and care from the consumer advisor. It also includes a situation where facts are obtained and information is provided. For the consumer advisor to be effective, it will take time, practice, and a genuine concern and acceptance of the consumer. The purpose of the advisor is to enable the consumer to live a more effective, enjoyable, secure, and fulfilled life in an increasingly complex world.

I. ADVISING

A. General Guidelines

1. In an advising or helping situation there are certain aspects or factors which are necessary for success. The consumer first encounters a disturbing or threatening feeling associated with a problem or situation. These feelings which the consumer experiences stimulates him to seek assistance which will either resolve the difficulty or alleviate it to some extent.. Thus the consumer establishes contact with a consumer advisor with the hope and confidence that the advisor will be able to help him with his consumer problem.

2. In addition to the expectancy of being helped that the consumer brings to the interview, certain other events or experiences must occur before feeling helped. The advising or helping situation requires that a sense of trust, relaxation, and concern be present throughout the interview. The advisor must convey to the consumer that he cares about him as a person as well as about his problem. This will provide the consumer with the opportunity to disclose his problem without feeling threatened or embarrassed. This can be accomplished when the appropriate atmosphere has been created. The feelings of trust can be increased further by the use of empathy - the understanding of what the other person has stated and the communication of this understanding to that person.

   Thus when the consumer enters into a situation in which he feels comfortable, cared about, trusted, and understood, the advising situation has a much greater chance of being productive.

3. The advisor has a dual function. First, the advisor should help the consumer help himself as much as possible, and second, should provide as much

information and assistance as possible for the problem, including potential solutions. However, if the advisor does not convey to the consumer that he cares for him as a person, then these goals may not be achieved.

4. A well informed and prepared advisor will appear relaxed and self-confident. Therefore, the advisor should be familiar with both the advisory procedures and the consumer material. The advisor should not hesitate to consult a bilingual associate if the situation requires one.

5. The consumer may have a different vocabulary. If so, the advisor should adjust his own vocabulary to that of the consumer's and use terms which can be understood. The consumer should not feel put down, made fun of, or be misunderstood by the advisor.

6. The time factor is also important. The advisor should arrange to help the consumer as quickly as possible and so inform him.

7. The advisor should fill out the appropriate forms and stress that all information provided will be treated confidentially.

8. The advisor should not provide legal advice since he is not qualified for this type of service and could possibly find himself involved in a lawsuit over false or inaccurate information. At the same time, the advisor must remember that he should not recommend one business or service over another, or to provide evaluative information without substantive facts to defend his position.

9. The physical arrangement can contribute to or hinder the helping situation. The consumer seeking assistance will feel more comfortable if the meeting can be in private or out of others' hearing. The privacy being extended also conveys a sense of respect for the person and his problem.

10. The privacy of the advising will also be increased because of lessened distractions and disruptions. The advisor and consumer should attempt to physically locate themselves to obtain as much privacy as possible.

B. Advising Steps

The following steps are described for the purpose of providing the consumer advisor with the appropriate

sequence or process to be utilized in an advising situation. The advising session will be more effective if each of the steps are used in a step by step fashion since each is dependent upon the preceeding one and all of the following steps are dependent upon Step One.

Following each step is an example of a consumer and consumer advisor conversation. The example illustrates how each step may proceed from one to the other.

1. Step One. Establish a Good Atmosphere

    a. The first impressions are lasting ones. Greet the consumer in a friendly manner which is conducive to feeling comfortable and relaxed. When the consumer is greeted, it should be done formally and with respect. Introduce yourself and state your role as a consumer advisor.
    b. This step is essentially the establishment of good rapport between the advisor and consumer with the advisor communicating a sense of trust, care, concern, and helpfulness to the consumer. Unless this step has been established adequately, it may negatively influence the remainder of the session.

Step One Example:

Mrs. M., a 65 year old woman comes in to visit the consumer advisor. She appears distraught and worried, perhaps with the problem or situation which has brought her in to visit the advisor.

Mr. B.: Hello, My name is Mr. B. I'm the consumer advisor here at the Senior Center. Perhaps I should explain what a consumer advisor does. A consumer advisor is one who provides information and assistance concerning consumer problems. A lot of people only think of purchasing automobiles or some other large investment as a consumer area, but I see the consumer area as including everything which you spend money on, such as medicines, utilities, automobiles, and other products and services.

Mrs. M.: Well, that helps me, I think. I was not sure if my medicine bills would be a consumer problem or not. I hope you can help me. I just don't know what to do anymore. My drug bill is so high each month, and I cannot afford it very much longer.

Mr. B.: You are really worried and concerned about the high cost of your drug bill and how you are going to get by.

Mrs. M.: Yes, I am. I'm at the point of just not knowing what to do. I need the medicines, but I cannot afford it any longer.

Mr. B.: This really upsets you. You are torn between needing the medicines and being unable to afford it.

Mrs. M.: Yes, I am. And I don't know how to go on.

2. Step Two. Collect Consumer Data

   a. This step includes the data gathering for partial completion of the record keeping forms. The advisor should state to the consumer that record keeping forms must be completed. However, he should reassure the consumer that all information is confidential and will be treated as such.
   b. It may be determined at this time that the problem is not a consumer problem and is outside of the duties and capabilities of the consumer advisor, such as marital or family problems requiring counseling. If this occurs, the individual should be referred to the appropriate agency for help and assistance.
   c. All information should be gone over by both the advisor and consumer to ensure that that data is correct.

Step Two Example:

Mr. B.: Mrs. M., before we begin to discuss your problem more, I would like to get some information from you. This information will help us know more about what the different problems elderly citizens in this area have and then we can get more information in that area for future consumers.

Mrs. M.: (Perplexed) What kind of information do you want?

Mr. B.: You seemed concerned over the information which I want to receive from you.

Mrs. M.: Yes, there are things that I don't think are anyone's business.

Mr. B.: That is very true Mrs. M. However, let me assure you that I only want general information such as your address, type of consumer problem, and things like this. I also want to assure you that all of this information and our discussion of your problem

will be treated very confidentially. As you said Mrs. M., it's not other people's business.

Mrs. M.: Thank you. That makes me feel better. I was not sure what kind of information you wanted, and what you wanted it for.

3. Step Three. Identify the Problem

   a. In this step, the advisor should listen carefully to the consumer. The consumer should state what his problem is, and if he has taken any action for resolving the problem. It is important that the advisor listen and clearly understand what the consumer is saying. This is important because if the problem has not been correctly identified and understood, it will be difficult for the advisor and consumer to identify potential solutions to the problem.
   b. The advisor should allow the consumer to describe the problem at his own pace and in his own words. If the advisor hurries the consumer, or attempts to lead him in other directions, he may appear dominant and uncaring toward the problem and the consumer.
   c. If the consumer is silent for a few minutes, he may be attempting to collect his thoughts concerning the problem. If so, an appropriate question may be asked to keep the train of thought and the issue together. The advisor should reflect what the consumer has stated at certain times. Reflecting can serve a dual function. It will allow the advisor to determine if the details he possesses are correct. Second, reflecting can convey a feeling of understanding to the consumer, understanding of what has been said, and the feeling associated with the statement.
      This feeling of understanding should facilitate the consumer's exploration of the problem and his acceptance and implementation of the solution(s). This should follow if the consumer feels understood about how the problem concerns him and what effects it has upon him.
   d. The advisor should not act surprised, upset, or shocked about anything the consumer says. At the same time, he should not appear judgmental, critical, or favoring to the consumer. If the advisor engages in these behaviors, then he has not adequately progressed through Step One, "Establish a Good Atmosphere," and his effectiveness will be diminished or lost. The advisor should be accepting of the consumer and of his problem, and communicate this to the consumer while identifying the problem.

Step Three Example:

Mr. B.: Mrs. M., could you tell me a little about your drug bill? Then I will know more specifically what the problem is and how it affects you.

Mrs. M.: Well, I guess the problem is that I have a medicine bill each month that costs $80.00 and I only receive $250.00 a month from Social Security.

Mr. B.: I see. You are quite upset and worried because you spend $80.00 a month on medicines, and it only leaves you $170.00 a month to live on.

Mrs. M.: Yes. It sounds like you know how I feel about this money problem.

Mr. B.: It helps reassure you because I seem understanding.

Mrs. M.: Yes.

Mr. B.: I was wondering if you have done anything about this problem before.

Mrs. M.: No, only spent all of my money on it and not have any left to live on the rest of the month.

Mr. B.: You mean you don't have any money for food, or other bills?

Mrs. M.: After I pay my bills, and buy food, and pay for medicine, I don't.

Mr. B.: Let me see if I have what you have been saying correct. You are concerned over your high drug bill. You only receive $250.00 a month from Social Security and you spend $80.00 a month on medicines. This really worries you because you don't know how long you can keep spending that much money on medicines which you have to take. I think you also stated that you have not tried to do anything about this so far. Does this seem correct, Mrs. M.?

Mrs. M.: I think so. It seems correct.

4. Step Four. Identify Solutions

   a. Self-help is the most effective help the consumer can receive. The advisor should avoid talking or influencing the consumer into a solution which the advisor alone chooses. The advisor and consumer

should identify potential solutions to the problem which will either solve or alleviate it. It is important for the consumer and advisor to identify as many potential solutions to the problem as possible. This allows a greater opportunity for selecting the most practical and effective solution. The consumer and advisor should not evaluate any of the solutions at this time, but only to think of as many solutions as possible.

b. It is also important to remember to have the consumer identify some of the solutions to the problem, since he will feel more comfortable and accepting of the solution if he has contibuted to the solution and it is coming from him. Identifying solutions to problems will also provide the individual with training for solving future problems. However, this may be difficult, since the consumer may not have any suggestions for solving the problem, and the advisor may need to identify more solutions (due to the information and resources which he has available).

Step Four Example:

Mr. B.: Now that we have identified the problem, we should be able to come up with some solutions. I'm wondering if you have any ideas about how to solve this problem?

Mrs. M.: No. I don't have any ideas about what to do.

Mr. B.: You don't have any suggestions right now. Well, why don't we just think of as many things as we can which will help us to get to the problem?

Mrs. M.: You mean, things to do that will reduce my drug bill?

Mr. B.: Yes, that's correct. For instance there are several possibilities. Perhaps you could ask your physician if it would be possible for him to prescribe a generic drug for your prescription. Another possible solution would be a mail order drug service, which sometimes offer drugs that may be lower than local prices/or at a discount. It sounds like you are taking the medicine regularly and this may be a solution. Perhaps another method to reduce the medicine bill would be to do some comparative shopping. Each drug store is required to have a published list of the 100 most commonly prescribed drugs. In this way, you could determine which store offered the same medicine at the lowest cost.

Mrs. M.: I have heard somewhere there are drug stores that may give discounts to the elderly, is this so?

Mr. B.: Yes. Some stores may give discounts to the elderly. That was very good Mrs. M. This is what I was referring to about thinking of as many ways to help solve the problem as one can. I'm wondering if there are any other ways that you can think of to help solve or reduce the problem.

Mrs. M.: No, I cannot think of anything else.

Mr. B.: You cannot think of any other solutions. I cannot think of any other solutions right now either.

5. Step Five. Evaluate Solutions

   a. After all of the potential solutions have been identified, the advisor and consumer should then begin the evaluation process. The advisor should explain to the consumer at this time possible consequences or results of the solutions.
   b. The evaluation of the solutions should be approached from two perspectives. First, will the solution work, and second, is the consumer agreeable and satisfied with the solution.

Step Five Example:

Mr. B.: Perhaps, we can now look at these solutions which we have identified and determine if any of them can help solve the problem. I'm wondering how you feel about the solution of checking with your physician to see if he could prescribe a generic drug for your medical condition.

Mrs. M.: I'm not sure about that one. I've heard that generic drugs are different and are not the same.

Mr. B.: You sound confused about the generic drugs. Actually, the chemical composition of generic and brand name drugs are the same.

Mrs. M.: (still uncertain) I don't know if I would want to change my medicines.

Mr. B.: You are uncomfortable with this solution. That's okay. How do you feel about the possibility of a mail order service? (Advisor and consumer continue to evaluate each of the solutions.)

6. Step Six. Select the Best Solution(s)

   a. After the advisor and consumer have evaluated all of the potential solutions, the selection of the appropriate solution can then be accomplished. Both the advisor and consumer should be guided in their selection process by the following:

      (1) Will the solution solve the problem?
      (2) Is the consumer satisfied with the solution?
      (3) Will this solution possibly prevent this type of problem from reoccurring in the future?

   b. There may be more than one solution which will solve the problem. If so, the above three conditions should be used to determine their selection. The situation may warrant the pursuing of different solutions until one or more are found which are the most effective.
      For example, in the high cost of drugs and medicines, the consumer could inquire about (1) the possibility of mail order pharmacy services, (2) any pharmacies giving discounts to senior citizens, and (3) use of generic drugs for substitution in his prescription. In this example, there are three solutions to pursue. Both the consumer and the advisor should remember to be flexible and open to more than one alternative as the most feasible solution to the problem.

Step Six Example:

Mr. B.: Of the solutions which we have examined, which one(s) are you most satisfied with Mrs. M.?

Mrs. M.: I think I would like to try comparative shopping first and determine if that can help me.

Mr. B.: Good. That solution sounds like it could offer some rapid results. (Advisor and consumer select the best solution(s).)

7. Step Seven. Discuss How to Carry Out the Solution

   a. After the solution has been selected, the advisor should encourage the consumer to carry out the solution. As in the previous example of drug costs this would mean (1) obtaining and/or completing mail order blank for drugs, (2) contacting the local pharmacies regarding the possibility of discounts, or (3) consulting his physician about a generic substitution for his prescription.

b. The advisor should give support and encouragement to the consumer for carrying out the solution, but not to perform the solution for the consumer if it is something which he can do himself. The advisor should not create dependency but rather build assertiveness and self-confidence in the consumer himself for handling this particular problem and any future consumer problems.

Step Seven Example:

Mr. B.: Well, Mrs. M. it seems from what we have discussed that you would like to try out the solution of comparative shopping. I'm wondering if you have any suggestions as to starting or beginning?

Mrs. M.: I guess I could check the price of my prescriptions at the various drug stores in town and determine which has the most acceptable price.

Mr. B.: That sounds like a very good idea, and an effective one also. I'm wondering how many drug stores you plan to check?

Mrs. M.: I haven't thought about that. I guess I will check about five or six stores that are fairly close to my home.

8. Step Eight. Close the Session Effectively

a. At the end of the interview, or advising session, the advisor should explain again to the consumer that all information which was provided and discussed will be treated confidentially. The advisor should take this opportunity to inquire if the solution is clear to the consumer, if there are any questions, or if there is anything that the consumer is unclear about or is bothering him.
b. The session should be ended as friendly and respectfully as it began. The consumer should feel more comfortable, relieved, and helped. The advisor should state that if any other consumer problems arise, and assistance is required, the advisor will be glad to be of help.
c. At the end of the session, the advisor should record on the appropriate form the decision reached regarding the problem and what action was or will be taken.

Step Eight Example:

Mr. B.: Mrs. M., I would like to mention again that

all information which you have provided, and our discussion will be treated confidentially. I would also like to determine if there are any questions, or if there is anything which you are unclear about?

Mrs. M.: No, I don't think so. You have been very helpful.

Mr. B.: I would like to know the outcome of your decision and how successful it was. I wonder, would it be possible for us to meet again in a week or two and check on your progress? If it would be more convenient, could you call and let me know your progress? Or, if you prefer, I can call you.

Mrs. M.: (thankful) Yes, I think I would like that. I will come back in a week.

Mr. B.: If there are any other consumer problems that arise in the future with which you need assistance, please feel free to contact me.

Mrs. M.: Thank you, yes I will.

9. Step Nine. Follow-Up.

   a. The consumer advisor should make arrangements with the consumer to contact him (phone or appointment) to determine the outcome of carrying out the solution. The length of time between initiating the solution and the follow-up will depend upon the type of problem and its solution. Some problems may require a longer time period before any results are evident, such as problems with Social Security versus problems with a local merchant.
   b. The follow-up contact is important for a number of reasons. First, the advisor should determine if the consumer actually carried out the solution, and if not, what prevented him from doing so. Second, the advisor needs to know how effective the solution was at solving the problem.
   c. The advisor should determine if the consumer is satisfied with the results of the solution. If the consumer is not satisfied with the solution, the advisor should then look at other solutions that are more satisfactory. If the consumer is not happy with the solution, or it failed, then this may influence his attitudes toward the advisor and consumer advising negatively, and he may be hesitant to take advantage of this service in the future.

Step Nine Example:

Mr. B.: Good morning Mrs. M. How are you today?

Mrs. M.: Fine, thank you.

Mr. B.: Well, it's been two weeks since we last met. I'm wondering whether the solution we worked on was effective at getting to your problem.

Mrs. M.: Yes, I think it was to a certain extent. I have reduced my medicine bill by $10.00 a month.

Mr. B.: That's really great. I just received a pamphlet on generic drugs and I would like to give you one. It may clear up or answer some of your questions about generic drugs. If you decide to pursue this solution, we can discuss this later if you like.

Mrs. M.: Thank you, I will contact you if I change my mind about the generic drugs, or if anything else comes up in the future. You have really been helpful, and I appreciate it very much.

Mr. B.: Thank you. Have a nice day and remember, if I can be of any help, please contact me.

Mrs. M.: Thank you, I will. Goodby and thank you.

C. Summary of Steps

1. For a productive and effective advising session, various steps have been explained as essential procedures. Each step builds upon the other. Taken together, the steps represent an approach to problem solving applicable to many situations. It is important to recognize that the process can be used by one individual only as well as by two persons in an advising situation.

2. The steps, in summary, consist of:

   a. Establishing a good atmosphere
   b. Collecting consumer data
   c. Identifying the problem
   d. Identifying the solutions
   e. Evaluating solutions
   f. Selecting the best solution(s)
   g. Discussing how to carry out the solution
   h. Closing the session effectively
   i. Following-through on follow-up.

II. GROUP SESSIONS

A. Group Advising

Group advising probably will not occur, unless in a group of very close associates. Individuals normally are hesitant to present some of their consumer problems to others (particularly important and expensive consumer problems) because they may feel embarrassed if others know about the circumstances about the problem.

B. Group Discussion

1. The consumer advisor may find himself giving a presentation of some consumer topic to a group of senior citizens in which the presentation may turn into a group discussion about the topic. Group discussion thus may be an effective preventive approach to consumer problems.

2. Group discussion can provide information to the elderly about a certain topic, stimulate their thinking about this topic, and may serve to start them thinking about problems they have encountered in this area. As this information is shared with the others, the group then may become aware of, or understand more, different, or unusual consumer problems, and possible solutions.

3. Records of group discussion are desirable and should be completed by the consumer advisor. Reactions to topics of a discussion provide helpful insight to needs for future discussions with other groups.

III. SOURCES OF ASSISTANCE

For additional information on the helping relationship, the following references are provided for assistance. These references in no way represent the entire range of various types of helping encounters, but are provided as additional sources for those involved in a helping relationship such as a consumer advisor.

A. Benjamin, Alfred. The Helping Interview. Boston: Houghton Mifflin, 1969.

B. Carkhuff, Robert R. The Art of Helping III. Amherst, Mass.: Human Resource Development Press, 1977.

C. Egan, Gerard. The Skilled Helper. Monterey, California: Brooks/Cole Publishing Company, 1975.

Chapter 2

APPLIANCES AND UTILITIES

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LOCAL INFORMATION SUPPLEMENT

APPLIANCES AND UTILITIES

The cost of purchasing, using, and repairing major appliances constitutes an enormous expense. Careful consideration of safety and service features of these expensive items is essential for elderly consumers.

I. MAJOR APPLIANCES:

A. Compare length and provisions of guarantees and warranties on different models.

B. Inquire about any rewiring, special plumbing, or other installation costs that might be incurred.

C. Select models with the least number of buttons, dials, cycles or special features. Not only do these models have lower initial costs but, are usually the least expensive to repair and there are fewer things to go wrong. Colored appliances and appliances with special textured finishes are usually more expensive than the basic white models which perform essentially the same operations.

D. Contrast the "Energy Efficiency Ratio" (EER) for different models and brands. The EER is obtained by dividing the heating or cooling output of an appliance by the amount of electricity required for operation. For example, a 1,000-watt air conditioner that cools at the rate of 6,000 BTU's (British Thermal Units--a standard unit of heat) per hour, would have an EER of 6.0. The higher the EER, the lower the energy consumption and operation costs.

E. Check into second-hand, slightly damaged items, demonstrators, or floor models. A reputable dealer will often guarantee these items and they can be obtained at substantial savings.

F. Measure doorways, passageways, and wall space to assure that an appliance can easily fit into the space provided.

G. Compare total finance charges offered by each dealer - not just monthly payments.

H. Purchase brand-name appliances when possible. Repairmen are generally more familiar with brand-name appliances and replacement parts are more readily available so the chances of getting the appliance repaired are greater. However, don't overlook private label appliances which are made by the well-known manufacturers.

I. Consider the difference in cost of operating a gas or an electric appliance. Studies in recent years show that

gas appliances are less expensive in the long run and utilize the nation's fuel more efficiently. However, some electric appliances are more efficient than gas appliances. Actual costs will depend, of course, on how much the appliance is used and the current gas and electricity rates in each particular area.

J. Consult Consumers' Union (see end of chapter) ratings, descriptions, and comparisons of the types of appliance under consideration, as well as the "frequency of repair" record.

K. Select oven level broilers rather than lower drawer-type broilers when equipping an older person's kitchen. This added safety precaution would eliminate excessive bending and possible loss of balance as well as providing a better viewing level.

L. Select ranges with controls at the front of the appliance to discourage reaching across hot burners.

M. Use portable electric appliances when practical. Elderly people may find that small appliances reduce energy consumption, are easy and safe to manipulate, and "stretch" limited living space.

II. ESTIMATED LIFETIME OF APPLIANCES

Some consumers are dismayed by the length of time some appliances remain in use. A recent study of life expectancy suggests a realistic idea of what can be expected from appliances.

Sewing machine	24 years
Vacuum cleaner	18 years
Ranges, electric or gas	16 years
Refrigerator	16 years
Toaster, automatic	15 years
Freezer	15 years
Clothes dryer	14 years
Washing machine	11 years
Television set	11 years

III. SEALS AND STANDARDS

A. UL

Found on electrical appliances and means a product has been tested for fire and electrical safety.

B. Blue Star Seal

Found on gas appliances and means they have been tested for performance, safety, and durability.

C. Parents Magazine

Means that the tester has found that an appliance works the way the manufacturer says it will.

D. Good Housekeeping

This is a guarantee that if the product doesn't work as advertised, consumers can get their money back from Good Housekeeping Magazine.

IV. APPLIANCE REPAIRS

A. When Repairs Are Needed

1. Learn about the store from friends who have had repairs done there or call the BBB.

2. Get a written guarantee of repair services if possible.

3. Call a factory authorized repairman if the appliance is not covered by a warranty. A factory authorized repairman will usually guarantee parts; whereas an "all purpose" repairman usually won't.

4. Get two or three written estimates from several dealers before deciding to use an unauthorized repairman.

B. Phoney Repairs

1. Examine repairs for parts not installed, padded bills, and work not completed.

2. Demand a written estimate of the repair work before it is begun. Some repairmen may quote a price and then once the appliance is apart, will double the price. If the customer objects, the repairman may give the customer the choice of paying the extra or paying storage.

3. Obtain a written estimate of the repair cost before allowing any appliance to be removed from the home, along with a promise that there be no extra charges without customer consent, that the item be put back together and returned to the home.

4. Sign a statement that repairs have been done only when they have been satisfactorily completed.

5. Deal only with reputable or factory franchised repairmen.

V. HOW TO READ METERS

Most people pay their utility bills without question; but it is wise to keep track of resource consumption and avoid paying for costly errors.

A. Electric Meter

Electricity consumption is measured in kilowatt hours (KWH). One KWH is the same as 1,000 watts of energy used for one hour. Example: ten 100-watt light bulbs burning for one hour.

Most electric meters have a set of dials which read in multiples of 10. The dial on the far left is the highest digit, and the dial on the far right is the lowest digit. Reading the dials is tricky because some of the dials read clockwise and some counterclockwise. When the pointer is between two numbers, read the lower of the two numbers. If the indicator is pointing directly to a number, the reader just directs his attention to the next dial on the right. The indicator on that dial must have passed zero for that number (4 perhaps) to be a "4." If the pointer on the next dial has not reached zero yet, the number should read as the next lowest number (in this case "3").

To calculate the electric bill, subtract the reading of the previous month from the one just taken and multiply by the price charged per kilowatt-hour.

Example:

Present reading	2551 KWH
Previous reading.	1446 KWH
Energy used during month	1105 KWH

1105 KWH X rate ($.05 per KWH) = total electric bill $55.25.

B. Water Meter

There are basically two types of water meters, the straight-reading dial and the circular-reading register. The straight-dial features about five numbers in a row and is read like an automobile odometer. The circular dial is read like the electric meter starting with the "1,000,000" circle and continuing clockwise around the dial. Both of these readings should be multiplied by ten to get the actual number of gallons consumed.

C. Gas Meters

Gas meters are read similarly to the other meters; however, they should be read from right to left. Consumption can be compared, but all utility companies use different formulas for determining a particular household's utility bill. By requesting the rate charts from the utility, a customer can determine what his bill should be. In addition, utility companies sometimes pass a fuel cost adjustment to the consumer--a surcharge tacked on to cover the utility's cost of using fuel oil to run its boilers when natural gas is not available. After the fuel cost adjustment, a state and/or city sales tax can be added to the bill.

VI. COST OF OPERATING APPLIANCES

More than half of the energy we use in our homes goes into heating and cooling. Heating water comprises 15% of the energy consumption. Lighting, cooking, refrigeration, and operating appliances account for the rest.

The cost of operating any piece of electrical equipment depends on three factors: the wattage of the equipment, the number of hours it operates, and the cost of electricity. To determine how many kilowatt hours it takes to operate a specific appliance, multiply the wattage by the number of hours it is used and divide by 1,000. To figure the cost of operating any appliance, the average cost of a kilowatt-hour is needed.

Example:

$$\frac{300 \text{ watts} \times 1 \text{ hour}}{1000 \text{ watts}} = .30 \text{ KWH}$$

Cost = .30 KWH X $.05 (rate) = $.0150

Heating appliances cost more to operate.

Examples:

Electric can opener used 1,000 times a year = 6/10 of one KWH
Heating pad used 100 hours = 3 KWH

Hand-held hair dryer used 120 times a year - 54 KWH
Fry pan used 180 times a year - 100 KWH

VII. UTILITY CONSERVATION MEASURES

A. Electricity and Gas

1. Buy air-conditioning units that have high efficiency ratings.

2. Properly insulate the home.

3. Start an air conditioner early in the morning so it can be turned down later.

4. Turn thermostats down on both heating and air conditioning units to a reasonably comfortable level.

5. Keep air conditioners operating as efficienctly as possible by keeping air filters clean; by sealing off air leaks from outside; by making sure the machine condenser is clean and free of foreign matter such as leaves, bugs, or mud; and by keeping bearings on the blower and motor lubricated.

6. Defrost the refrigerator before the ice on the coils exceeds 1/4 inch, reducing its efficiency.

7. Set the control switch in refrigerators and freezers to the "economy" setting if possible. This de-activates the small heaters that prevent "sweating" around the door in humid weather, saving 15 per cent of the electricity the appliance uses.

8. Avoid stacking things on or too close to a freezer, since the whole outside cabinet acts as a cooling condenser and must be exposed to air.

9. Restrict cooking to a minimum in hot weather. Keep kitchen doors closed while cooking is in progress to prevent heat from escaping into the rest of the house. Don't open oven door unnecessarily--20 per cent of the heat is lost each time. Cook two or more dishes at once. Avoid long preheating time--most ovens will heat up in ten minutes. Microwave ovens use about five times less electricity than regular ovens.

10. Reduce power usage between the peak hours of 11 a.m. and 5 p.m. Arrange to complete household tasks during off hours if possible.

11. Use dishwashers only when full.

12. Draw the shades or curtains on south and west windows on hot summer days. This can cut heat penetration through windows by as much as 50 per cent. Or use special heat-absorbing glass in windows and glass doors which is capable of reducing heat from the sun by as much as 70 per cent.

13. Turn off all unnecessary lights--especially high-wattage ones.

14. Reduce the size of light bulbs in places where bright light is not needed.

15. Replace incandescent bulb fixtures which are used a great deal with fluorescent lights. They are six times as efficient as incandescent bulbs.

16. Turn off radio and TV sets when they are not being used. If a TV has a fast warm-up feature, unplug the set whenever the house is vacated for a few days or more.

17. Turn off a hot water heater before leaving for a vacation.

18. Confine the use of vacuum cleaners and power tools to weekends.

19. Dry clothes on a line in warm weather.

B. Water

1. Take showers instead of baths--the usual bath requires 36 gallons, a comparable shower 25 gallons.

2. Turn water off while shaving and brushing teeth. Turn it on only when you're using it.

3. Reset flushometer toilet to 3½ gallons instead of the normal 5 to 8 gallons per flush.

4. Set the float in your tank to turn water off at a lower level.

5. Avoid flushing the toilet to dispose of cigarette ashes, soiled tissues, etc.

6. Stopper sinks or use a dishpan when washing dishes; a running water wash uses about 30 gallons per meal.

7. Use the basin instead of the shower for shampooing.

8. Keep a bottle of cold water in the refrigerator--running water until it is cold will waste a gallon.

9. Wait until you have a full nine-pound load before using the washing machine.

10. Keep water heater at an even setting--running water until it is hot is wasteful.

11. Fix leaky faucets--these are a chief cause of water waste.

VIII. SOURCES OF COMPLAINT

A. Public Utility Commissions

State public utilities commissions are charged with the responsibility of regulating the utilities and administering the utility law of a state. These include electric companies, gas companies, water companies, phone companies, taxis, trucking lines, railroads, airlines and other carriers that transport people or property. The definition of a public utility also includes those in the business of sewage collection, treatment and disposal and those transporting gas, oil, petroleum products or other fluid substances by pipelines. There are variations of jurisdiction from state to state, but usually the major utilities are regulated in each state. (P. 383, 1977-78 HELP)

B. Steps for Registering Complaints

1. Write a letter or telephone the state utility commission, or the utility itself describing the problem and suggesting what needs to be done. Informal complaints may be very effective.

2. Contact a higher source if the problem is not dealt with satisfactorily. Write directly to the president of the utility if necessary.

3. Write to state legislators or U.S. Congressmen. They will probably forward the letter to the utility but they may follow-up to see if proper action has been taken. Complaints from elected officials would likely receive greater attention than those from consumers.

4. Include full details of the problem in the letter and attach any supporting documents that will be useful in understanding the problem. Indicate what action is desired. Keep carbons of all correspondence. The best approach is to be polite but firm and to submit information that is both factual and detailed.

5. Send carbon copies of the complaint letter to

consumer advocates and government agencies such as Ralph Nader, Consumers Union, Office of Consumer Affairs, Washington, D.C., state governor and even the President.

6. Consider a formal complaint when informal action fails. Forms for filing formal complaints may usually be obtained from the utility commission. After filing, the commission may order a hearing and then take corrective action.

7. Take advantage of newspaper "Action Lines," radio or television editorials or talk shows to voice a complaint. Public opinion can be a great motivator.

8. Read "How to Challenge Your Local Electric Utility," published by the Environmental Action Foundation. It is written by Richard Morgan and Sandra Jerabek, sells for $1.50 and can be obtained from the Foundation, 720 Dupont Circle Building, Washington, D.C. 20036.

C. Major Appliance Consumer Action Panel (MACAP)

A panel of non-industry individuals helps settle disputes in cases where the consumer has already contacted the manufacturer and is dissatisfied with the result.

Contact:

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, Illinois 60606

Phone 312/236-3165

IX. SOURCES OF INFORMATION

A. Consumers Union — Subscription: $11.00 Annually
256 Washington Street
Mount Vernon, New York 10550

Phone 914/664-6400

B. Consumer's Research, Inc. — Subscription: $9.00 Annually
Bowerstown Road
Washington, New Jersey 07882

Phone 201/689-3300

C. A list of the major appliance manufacturers and their addresses can be obtained from Help: The Useful Almanac, p. 99.

LOCAL INFORMATION SUPPLEMENT

I. PUBLIC UTILITY COMMISSIONS

The Public Utility Commission of Texas is required by law to accept and investigate consumer complaints about rates and quality of service for the following utilities within its jurisdiction: 1) all telephone companies; 2) all radio-telephone companies; 3) all electric, water and sewerage utilities operating outside the municipal limits; 4) all privately owned electric, water, and sewerage utilities. The commission has no rate or service jurisdiction over utilities owned by municipalities or other political subdivisions of the state, such as municipal utility districts.

The commission urges citizens to first contact the utility company itself to attempt to solve the problem. If that fails, then contact the city department which handles utility matters. If the problem is still not solved, or if an unincorporated rural area is involved, send a letter of complaint to the commission's Consumer Affairs Section:

Public Utility Commission of Texas
Consumer Affairs Section
7800 Shoal Creek Boulevard
Suite 450 N
Austin, Texas 78757

Phone 512/475-7996

II. RAILROAD COMMISSION

The Railroad Commission is responsible for regulation of gas utilities in Texas. For complaints contact:

Railroad Commission of Texas
Box 12967
Capitol Station
Austin, Texas 78711

Phone 512/475-2439

Chapter 3

CLOTHING

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LOCAL INFORMATION SUPPLEMENT

CLOTHING*

Elderly people often have difficulty finding clothing that fits properly and which is appropriately styled. Due to declining muscular coordination of some elderly people, features that contribute to ease in dressing are highly desirable. For economic reasons, durability and long-life of garments are very important also.

I. ECONOMIZING TIPS

A. Select simple, classic styles which usually have a longer fashion life and are therefore better bargains. (i.e., shirtwaist dresses, blazer jackets, and shifts.)

B. Look for good workmanship such as smooth seams, even hems, buttons sewn on securely, and matched plaids and stripes when purchasing clothes. Good quality clothes usually last longer.

C. Sew buttons securely and strengthen seams on new garments to keep clothes in good wearing condition for longer periods of time.

D. Avoid clothes that require special laundry methods such as drycleaning, leather method, etc., which are more expensive to maintain than clothes which can be hand or machine washed and dried.

E. Stretch wardrobes by having mix-and-match outfits using one or two basic colors.

F. Consider economical clothing stores such as variety stores, mail-order houses, discount stores, factory outlet stores, thrift and consignment shops, and high-fashion discount stores.

G. Consider clothing "seconds" which often have defects that are minor and which can be obtained at a greatly reduced price.

H. Buy clothing during the respective "bargain seasons" when they can be obtained at substantial savings.

I. Shop at garage sales and second-hand clothing markets to find clothes for daily wear.

II. EASY - DRESS FEATURES

Often elderly persons have limited mobility and dexterity due to arthritis, heart conditions, and other medical problems. Clothing should be designed to help maintain their independence by enabling them to manage their own dressing and grooming activities.

*(See also: Independent Living for the Handicapped and the Elderly By E. E. May, N. R. Waggoner and E. B. Hotte. Boston: Houghton-Mifflin Co., 1974)

A. Large garment openings that are easy to reach are more convenient.

B. Extra long plackets, zippers, and pressure tape (i.e., Velcro) make dressing easier.

C. Wrapped style dresses and skirts give freedom of movement while dressing and eliminate reaching over the head.

D. Front openings are easiest to reach. Avoid back zippers if no one is available to help when dressing.

E. Over-the-head openings without fasteners such as sweaters, v-necklines -- are helpful if finger coordination is lacking.

F. Large grippers, hooks-and-bars, and smooth flat buttons are easiest to manage.

G. Stretch fabrics and knits have "give" to allow greater freedom of movement during dressing and wearing.

H. Lingerie with front opening and elastic straps and backs is easier to manipulate.

I. Elasticized waists and waistbands provide "give" at the waist.

J. Action pleats in bodice backs and in seams at the waistline, at under-arms and at knees in slacks give extra room for moving.

K. Sleeves that are full cut and roomy, provide for unrestricted reach.

L. Reinforcements at points of strain and wear give added durability to armholes, pockets, waistlines, etc.

M. Slip-on shoes rather than lace-ups are more convenient.

III. LAWS TO PROTECT CLOTHES BUYERS

A. Wool Products Labeling Act

Effective since 1940, this law requires the label to specify the type of wool and all other fibers making up five per cent or more of the fabric content. The FTC has standardized these definitions.

"Reprocessed wool" refers to fibers previously woven or felted into a wool product that was never used by consumers. "Reused wool" refers to fibers reclaimed from a used wool product and reworked into another garment.

"Virgin wool" or "wool" is any animal fleece that has never been used to make another product.

B. Fur Products Labeling Act

This law, passed in 1951, requires furriers to label the type of animal fur, the country of origin, whether the fur is imported, if the fur has been dyed or colored, and if the garment is made of scraps of fur.

C. Textile Fiber Products Identification Act

In 1960, the FTC required manufacturers of natural and manmade textile products to label the fiber content in percentage terms by generic name. If less than five per cent of a fiber is used, it does not need to be labeled.

Example:

70% Acrylic; 30% Wool

D. Permanent Care Labeling

Since 1972, the FTC has used its rule-making authority to require manufacturers to include instructions for "normal" care on labels of all textile garments.

Examples:

"no chlorine bleach;" "cold wash, cold rinse;" "Delicate cycle;" "dry clean only."

IV. FLAMMABILITY PROTECTION

A. General Wearing Apparel Standard

Adopted in 1954, this act prohibits extremely flammable apparel from the marketplace.

B. Flammability Fabrics Act

In 1953, the Departments of Commerce and Health, Education, and Welfare, and the Federal Trade Commission set up standards to reduce the flammability hazard.

C. Consumer Product Safety Act

The responsibility of enforcing the Flammable Fabrics Act was shifted to the Consumer Product Safety Commission in 1973.

The Commission has the authority to ban hazardous products, set mandatory safety standards, and to seek court action to have products declared imminent hazards.

Any interested person may petition the Commission to issue, change, or evoke a consumer product safety standard or ban. If the Commission does not act on the request within 120 days, the petitioner may go to a federal court to compel the requested action.

Complaints and requests for information should be directed to:

Consumer Product Safety Commission
Washington, D.C. 20207

Toll-free hotline: 1-800-638-2666

V. SOURCES OF ASSISTANCE

A. Cleaning Damage

First take the garment back to the drycleaner.

If the claims are not honored, the International Fabricare Institute (I.F.I.), is a trade association that will analyze a garment or furnishing to determine why it was ruined. IFI will accept textiles for analysis if referred by a professional drycleaner or launderer who is an IFI member, a retail store, Better Business Bureau, or government consumer affairs office. The lab will not test textiles sent by individuals or non-member laundries or drycleaners. The responsible party will usually honor a request for replacement or reimbursement after the IFI makes a report.

Some retailers maintain their own testing labs to test damaged garments or furnishings. If the retailer balks, contact the manufacturer. The address is usually on the hangtags or can be located through a Better Business Bureau.

After the manufacturer has been given ample time to respond, contact any BBB or consumer protection agency and ask it to forward the textile to IFI.

B. Clothing Allowance for Veterans

A veteran with a service-connected disability that requires the wearing of a prosthetic or orthopedic device which tends to wear out or tear clothing, may be entitled to an annual clothing allowance. Application is made through the nearest Veterans Administration.

C. Catalogues - Clothing for Handicapped

Fashion - Able
Rocky Hill
New Jersey 08553

Vocational Guidance and Rehabilitation Service
2239 East 55th Street
Cleveland, Ohio 44103

Clothing Research and Development Foundation, Inc.
Helen Cookman, Executive Director
48 East 66th Street
New York, New York 10021

Leinenweber, Inc., Custom Tailors
Brunswick Bldg.
69 W. Washington Street
Chicago, Illinois 60602

The Natural Creations
Pattern designs for clothing for the physically and mentally handicapped. Write to:

Kay Caddell
Textile Research Center
Box 4150
Lubbock, Texas 79409

Measurements, Guidelines and Solutions
A manual for solving clothing problems for persons with physical disabilities. Write to:

Kay Caddell
Route 8, Box 12T2
Lubbock, Texas 79407

VI. BARGAIN SEASONS

January	Men's Coats, costume jewelry, dresses, furs, handbags, men's hats, lingerie, men's shirts, shoes, sportswear, toiletries
February	Millinery, men's shirts, sportswear
March	Hosiery
April	Women's coats, dresses, housecoats, millinery, men's suits
May	Handbags, housecoats, lingerie, sportswear
June	Dresses, housecoats, piece goods
July	Bathing suits, handbags, men's hats, lingerie, millinery, men's shirts, shoes, sportswear, toiletries
August	Bathing suits, coats, furs
September	Piece goods
October	Hosiery, housecoats
November	Women's coats, dresses, housecoats
December	Women's coats, men's suits, shoes

LOCAL INFORMATION SUPPLEMENT

SOURCES OF ASSISTANCE

Information regarding eligibility and application for clothing allowance in Lubbock can be obtained by contacting:

Veterans Benefit Information
1205 Texas Avenue
Lubbock, Texas

Phone 747-5256

Chapter 4

CREDIT

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LOCAL INFORMATION SUPPLEMENT

CREDIT

There is hardly any American family that has not used credit in some form to achieve the standard of living considered acceptable for Americans. An automobile and a house represent two major items which are possible only through credit for most people. In addition, furnishings and major appliances for the home are paid for over a period of time through credit arrangements. Emergencies, medical, legal, and otherwise, often must be managed financially by the use of credit.

The most basic fact which must underly all sound use of credit is that it costs money to use. The finance charge for credit is made by the business person who risks his own investment while permitting the consumer to have goods or services before they can be completely paid for.

Elderly persons who experience a reduction in income upon retirement must examine critically their purchase needs before paying for the use of credit. When the need for credit does arise, there are a number of guidelines to be followed which can help the consumer avoid spending more than is necessary for credit use.

Some references suggest a guideline of no more than 20% of after-tax income excluding a mortgage should be spend on credit purchases. For many elderly persons, even 5% is too much. Individuals must take stock of their <u>own</u> spending plan, assets, and liabilities when deciding on a manageable amount of credit obligations to assume.

I. RECENT FEDERAL AND STATE LEGISLATION

A. Truth-in-Lending Act

1. This Act, passed in 1969, requires practically all kinds of creditors to disclose the Annual Percentage Rate (APR). With this figure it is possible to make comparisons of the cost of borrowing from all available sources of credit.

2. Since enforcement of the law is not always complete, consumers must sometimes ask for this figure if it is not given.

3. The APR is not to be confused with "add-on" or "discount" rates, neither of which give a true yearly cost of credit. Yet these terms continue to be used by banks and automobile dealers. In both cases, the <u>annual</u> rate is almost double the quoted "add-on" or "discount" rate.

B. Fair Credit Reporting Act

1. This Act, passed in 1971, gives consumers the right

to gain considerable information about their credit record on file with local and national credit reporting agencies. It also provides a means for correcting errors in credit records.

2. In order to review one's credit record, the consumer must go in person to the local credit association, usually identified as the Retail Merchants Association.

3. If some identifying information is sent in writing, to the Credit Bureau prior to the phone call, it is possible to obtain some information over the telephone. Call the Credit Bureau involved for further details.

4. More complete information is provided in the FTC booklet, Know Your Rights Under the Fair Credit Reporting Act: A Check List for Consumers. Write to:

   Federal Trade Commission
   Washington, D.C. 20580

C. Fair Credit Billing Act

1. As of October, 1975, credit consumers have new rights, and some restrictions have been placed on creditors in regards to monthly billing procedures.

2. Bills are to be mailed at least 14 days before the due date and customers who notify creditors in writing within 60 days of receiving the statement of an error, must receive acknowledgement within 30 days. During the time of the dispute, the consumer is not required to pay the bill nor be charged any finance charges.

3. The Act also permits retailers to give discounts, not in excess of 5%, on cash purchases. Retailers who do this must post a sign explaining the discount. A test case of such an arrangement was recently conducted at selected locations by Exxon Corporation. Discounts were given on the sale of gasoline for those who paid cash.

D. Equal Credit Opportunity Act

1. The Act, which took effect in October, 1975, is intended to prohibit credit discrimination on the basis of sex or marital status. The result of such an act is to reduce complications for married women who wish to obtain credit without their husband's signature as well as for single women.

2. The Act has been expanded in 1977 to make illegal

the discrimination on the basis of race, color, religion, national origin, age, or because all or part of the consumer's income is from public assistance.

3. The FTC has recently proposed a rule to prevent credit bureaus from automatically putting the credit history of one spouse into the credit report of another spouse. This alleviates the situation where a divorced woman is hindered from getting credit due to a poor credit record of her ex-spouse.

E. Holder-in-Due-Course

1. In many situations, credit papers are sold to a third party who then is responsisble for collecting the remaining installments due. Until recently, the consumer who found a defect in the product being purchased by credit, was caught between the original seller and the present creditor, neither of whom were willing to take responsibility for the defect.

2. A recent FTC ruling now imposes stronger responsibilities on the original seller as well as the purchaser of the credit papers for any warranty or guarantee of the product.

F. Debt Collections

Many states have enacted laws which protect debtors from undue harassment or threats regarding payment of debts owed.

II. VARIOUS FORMS OF CREDIT

A. Credit Cards

1. Consumers should be alerted to an increasing trend among some banks to charge a fee for the use of a credit card. When credit card holders pay off debts before the end of the billing period, thereby incurring no finance charge, banks are denied a large source of profit from finance charges. The fees for the credit card help to offset this lack.

2. Consumers are liable for up to $50, but no more, for each credit card held, if the card is stolen or lost and used by an unauthorized person. The consumer has no liability if the creditor is notified of the loss of card before any charges are made.

3. Due to the above, all consumers must exercise considerable caution when carrying and handling credit cards. Creditors should be notified as soon as

possible if any are lost.

B. Revolving Credit

1. Most credit cards issued by banks and retail merchants are of the revolving type. This form of credit requires only a small percentage of the bill be paid before new purchases can be added to the account. This has the effect of extending the loan almost indefinitely since it is so easy to continue adding purchases while paying off only a small portion of the bill.

2. Interest charges on a revolving type of account are normally at the rate of 18% per year. This is one of the most expensive sources of credit. It is strongly recommended that separate loans be negotiated for carefully thoughtout purchases whenever possible, and/or that monthly bills be paid in full each month. Interest on revolving accounts represents an easy "leakage" of dollars from an elderly person's limited funds.

III. SOURCES OF CREDIT

A. Banks

Banks offer a variety of loan services: personal loans, automobile loans, check loans, mortgages, home improvement loans, etc. Rates on bank loans compare favorably with rates from most other loan sources. The disadvantage of bank loans, in general, is that personal credit rating requirements are sometime more rigid than other lenders.

B. Savings and Loan Associations

These institutions loan primarily for home purchases and home improvements. Sometimes personal loans can also be obtained. Rates are considered competitive and a variety of services are offered.

C. Credit Unions

When credit unions are efficiently managed and consumers have access through membership, this can be one of the most desirable loan sources, particularly for personal, automobile, and home improvement loans.

D. Life Insurance Company

Individuals can borrow up to about 95% of the cash value of a policy, frequently at some of the lowest available rates of interest. No specified period of repayment is

required since the debt can be recovered when the policy is cashed in. This form of undercutting of the insurance protection, however, can be a major disadvantage for this type of loan. The disadvantage decreases though for elderly persons who need decreasing amounts of insurance protection.

E. Small Loan Company

This type of company charges one of the highest rates of interest to the consumer but because of this can afford to take higher risks on consumers who have more questionable credit ratings or no regular source of income.

F. Relatives and Friends

Such people can be excellent sources of loans with little or no interest charges. The major disadvantage is that such arrangements can be complicated by misunderstanding and damaged or severed relationships. The potential problem can be somewhat alleviated by putting loan agreements in writing and by handling the loan with business-like procedures.

IV. CAUTIONS FOR BORROWING

A. Never sign a contract until all blanks are properly filled in.

B. Be sure all terms of the contract are clearly understood. Essential terms include amount of the loan, annual percentage rate, number of payments, size of payments, any and all fees included in or in addition to the loan.

C. Do not sign a contract if the creditor is unwilling to give you a copy of the contract before it is signed.

D. Watch for an "acceleration" clause which makes all future installments due at once if one payment is missed, or a "balloon" contract which contains a final "blown-up" payment.

E. Determine how many dollars you are actually paying extra for the credit extended and consider carefully whether the product or service being financed is actually worth the cost and can be afforded in the budget without sacrificing other needs.

F. Continue to learn about credit transactions. Credit is a complex area of money management. Numerous consumer or finance references are written for the layman.

V. CREDIT TERMINOLOGY

The following terms are used frequently in credit transactions. Consumers should be familiar with these terms in order to understand what responsibilities they are accepting in signing a credit contract.

Add-On Interest: Interest is paid on the total amount borrowed. However, the borrower does not have the use of the entire sum since the loan is repaid on an installment basis.

Annual Percentage Rate (APR): Percentage rate of interest charged per year. Required by law to be stated on all contracts.

Assets: Everything owned which has monetary value.

Balance: The amount owed on an account or loan at any given time.

Balloon Contract: Requires a final payment which is considerably larger than the previous monthly payments.

Carrying Charge: The charge paid a store or any other lender for the privilege of having a period of time in which to pay for the goods or service already being used in advance of payment.

Closing Date: The day of the month on which credit accounts and monthly bills are calculated.

Collateral: Anything of value which a consumer can offer as security for the risk to be assumed by the lender.

Note: Credit contract which assigns legal title of real or personal property to the creditor as security for payment of the debt.

Credit Life Insurance: A type of term life insurance policy, required by some lenders, which pays off the balance of the loan in the event of the borrower's death. Legally, the lender may not require borrower to purchase the credit life insurance through his finance agency.

Finance Charge: Dollar cost of credit computed on the total amount financed; includes the interest on the principal, investigation fees, and required insurance if financed by the lender.

Credit Rating: An evaluation of a person's qualifications for receiving credit; based on the past record of meeting credit payments.

Default: Failure to pay a debt when due or failure to meet other terms of a contract.

Discount Rate: A method of paying interest on an installment loan. The finance charge is deducted from the principal of the loan at the time the money is received. As a result, the borrower does not have use of the full amount borrowed.

Installment Credit: Credit to be repaid through a series of payments at regular intervals.

Prepayment Clause: Requires creditor to accept payment in advance of the due date and provides for a refund of

credit charges proportionate to the amount prepaid.
Principal: The amount of the loan before finance charges are either added or deducted.
Refinance: Revision of a payment timetable and, often, revision of the interest charges on the debt also.
Repossession: Taking back goods which have been purchased on an installment sales contract when the payments are past due.
Single Payment Loans: Non-installment credit. Provides for repayment of loan in one lump sum.
Title: Legal ownership.

LOCAL INFORMATION SUPPLEMENT

I. CREDIT INFORMATION

A. Lubbock

In order to learn the nature of information in one's credit record in Lubbock, the consumer must go in person to the Retail Merchants Association of Lubbock (also listed as Credit Bureau of Lubbock), 902 Ave. J. Mr. Hadley J. Phillips is manager of the Association.

B. Slaton

The Retail Merchants Association in Slaton, is located at 102 Texas Avenue.

II. DEBT COLLECTIONS

A. Texas has recently legislated a model law (1973) which protects debtors from undue harassment or threats regarding payment of debts owed.

B. Violations should be reported to the Assistant Attorney General's Office, 747-5238.

III. CREDIT PROTECTION

The 1967 Texas State Legislature created the Office of Consumer Credit Commissioner to administer a comprehensive state credit law.

For information or assistance, call:

Office of Consumer Credit Commissioner
1011 San Jacinto
Drawer WW, Capital Station
Austin, Texas 78711

Phone 512/475-2111

Chapter 5

DEATH AND BURIAL

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LOCAL INFORMATION SUPPLEMENT

DEATHS AND BURIALS

At the time of death of a family member or friend, the elderly consumer is often confronted with an emotional, disturbing, and grief-laden situation with which he may have had little previous experience. This is a time when the spouse or family are often forced into a marketplace without any previous consumer education concerning the expenses involved, professional services rendered, disposition of the deceased, etc. Needless to say, this is a time when certain services may be agreed to out of love and devotion to the deceased, even though these services may not be desired or financially affordable.

At the time of death, surviving family members are faced with three major types of expenses: funeral, grave space, grave marker. Information about these expenses as well as other sources of assistance can prepare consumers to allocate money in this area better.

I. METHODS FOR REDUCING COSTS

A. Pre-Arrangements

One method of eliminating unnecessary cost and grief to the spouse or family is to make pre-arrangements for the funeral. In this manner, consumers can make arrangements for only those services they wish, and can decide upon the amount they wish to spend on the funeral.

1. The consumer must exercise caution because the funeral home may be out of business at the time of death of need, or the deceased and family may have moved to a "far-away" destination.

2. The safest method is to arrange for a trust at a bank to cover the cost of the expenses. The trust fund should draw interest, which will help meet the inflation costs.

B. Memorial Societies

Another method of reducing the costs for funeral arrangements is to become a member of a memorial society. The membership cost usually runs from $5.00 to $20.00. Memorial societies advocate simple, low-cost arrangements and provide information to help consumers implement them. Memorial societies sometimes have a contract with one or more funeral homes which normally offer lower prices to members for funeral services. More information can be obtained from:

Continental Association of Funeral
and Memorial Societies, Inc.
1828 L. Street, N.W.
Washington, D.C. 20036

C. Medical and Training Schools

1. Persons may wish to donate the body to a medical or training school. These institutions usually will cremate and bury the remains after use. If desired, the remains may be returned to the family after cremation.

2. Although organ donations are also helpful for medical research, with few exceptions organs of elderly cannot be used.

D. Funeral

1. Ceremonies

Funeral ceremonies are not required by law. However, they are customary for the majority of people. Ceremonies can be held either before or after disposition of the deceased. Ceremonies may be held in funeral homes, churches, or private homes.

2. Caskets

The casket that one chooses can vary widely in price. Caskets can range from the simple to the rather elaborate. However, the consumer should remember that sealer caskets do not prevent decomposition of the remains.

3. Professional Services

The following services are generally included in funeral arrangements provided by funeral homes

a. Removal of the deceased from place of death to the funeral home
b. Embalming
c. Clothing
d. Casket
e. Arranging for obituary notices
f. Burial permit
g. Use of viewing room and other facilities
h. Transportation to the cemetery.

Although these are sold as a package, the consumer may not desire all of them, and may have to pay for services he does not choose. By purchasing what is needed, rather than what is offered, the consumer can save money. However, some funeral directors may not decrease their price for the omitted services.

4. Funeral Terminology

a. Single-Unit Pricing

One figure is quoted for the price of the funeral arrangements.

b. Bi-Unit Pricing

Two figures are quoted. One for the casket and one for the professional services.

c. Itemized Pricing

This is the most informative pricing. The costs are listed separately for the services.

5. Embalming

Some states may require embalming, most do not. However, the funeral director may perform it even if the state law does not require it. The embalming of the deceased costs more money and may increase the total costs.

E. Cremation

1. A casket may not be required by state law for cremation. However, there may be certain criteria which must be met when the body is being transported to a crematorium. A day bed, couch, or loaned casket may be used for viewing prior to cremation.

2. Some religious groups may prohibit or discourage cremation for their members. Such groups include the Greek and Jewish Orthodox faiths, and some Lutheran and Protestant groups.

F. Grave Space

1. The cost of grave space may include a charge for the upkeep and care of the cemetery property. The consumer should request an itemized list of the cemetery charges.

2. Some cemeteries may require the purchase of a grave liner. This is a container (usually concrete) in which the casket is placed and prevents the earth from caving in on the grave.

G. Grave Marker

Grave marker requirements of various cemeteries as to

material, size, style, etc., can inhibit the choice of the consumer and may entail more expense if certain types are required. A fee for installing the grave marker may be charged.

H. Other Burial

Some states allow casket burial on an individual's private property, or the scattering of cremated remains on land, sea, or the keeping of the container and ashes. If this is desired, the interested individual should inquire as to what the particular laws are in the state.

II. SOURCES OF ASSISTANCE

A. Veterans Administration Benefits

The Veterans Administration provides death benefits for eligible veterans and their families. This includes $250.00 toward the funeral costs, free burial in a national cemetery, or $150.00 toward cemetery costs if in a non-government cemetery, and a head stone or marker supplied at no charge.

B. Social Security Benefits

Social Security benefits provide up to $255.00 for eligible individuals. The nearest Social Security office should be contacted for eligibility requirements and information.

C. Other Benefit Sources

Other retirement systems, professional and fraternal organizations, auto clubs, and various insurance policies are additional sources which sometimes provide a death benefit. These should be checked by consumers for their availability to the family.

D. Federal Trade Commission

1. The Seattle Regional Office of the FTC has published a handbook with information and advice on funerals, plus a questionnaire for surveying the price of funeral costs.

Price of Death
Seattle FTC Office
2840 Federal Building
Seattle, Washington 98174

2. The Federal Trade Commission has been actively

investigating the funeral industry. It has taken action in citations resulting in refunds to family members who have been overcharged by funeral homes for funeral services. Further regulation of the funeral industry is under consideration at the present time.

E. State Commission

There is normally some type of regulatory agency in each state for ensuring that the funeral directors conform to the appropriate state laws and regulations.

F. Living Will

One method of avoiding prolonged mental anguish is by the Living Will. This is a decision on the part of the signer to be allowed to die with dignity and not be kept alive by costly mechanical means when there is no hope of recovering from the illness or medical condition. However, there may be moral, religious, or legal prohibitions regarding this decision. The interested individual should check not only the legal but also moral ramifications of this decision. For more information and a copy of the Living Will, write:

The Euthanasia Fund
250 W. 57th Street
New York, New York 10019

LOCAL INFORMATION SUPPLEMENT

I. METHODS FOR REDUCING COSTS

A. Memorial Society

For information, contact:

Lubbock Memorial Society
Helen Releford, Secretary
5328 31st Street
Lubbock, Texas

Phone 792-0367

B. Medical and Training Schools

The Texas Tech University School of Medicine (TTUSM) accepts bodies for training purposes:

1. They will accept as many as are available.
2. They will cremate and return the remains to the family if desired.
3. They will pick up the deceased inside the city limits of Lubbock at no charge.
4. The funeral home may embalm the body and the family hold either a memorial or funeral service for the deceased within a 360 mile radius, pay for reasonable embalming fees, cremate the deceased after use, and return the remains to the family if they desire.
5. For further information, contact:

Coordinator of Anatomical Services
Texas Tech University School of Medicine
Lubbock, Texas

Phone 743-2704

II. TEXAS STATE LAWS CONCERNING FUNERALS

A. Caskets

In Texas, funeral homes are required to provide a "display room containing sufficient merchandise to permit reasonable selection, including five (5) or more adult caskets" (Laws Relating to Funeral Directing and Embalming in Texas, Effective August 30, 1971).

B. State Morticians Board

The State Morticians Board can be consulted for information, required regulations, or suspicion of fraud and deceit. Write or contact:

State Morticians Board
1513 South I H 35
Austin, Texas 78702

Phone 512/478-1611

C. Embalming

The following regulations exist in Texas concerning embalming.

1. Embalming is required when the deceased is to be shipped by common carrier, such as plane, ship, etc.

2. No human body may be held in any place or be in transit more than 24 hours after death and pending final disposition unless the body is either maintained within the range of 34 degrees to 40 degrees Fahrenheit, or is embalmed.

3. No public funeral may be held for any person who died from a communicable disease unless the body has been thoroughly embalmed. The exceptions to this are:

   a. The premises have been thoroughly disinfected.
   b. The permission for such public funeral has been granted by local health officers having jurisdiction where the funeral is to be held.

D. Cremation

Texas state law requires that cremation cannot occur for at least 48 hours after death. This allows time to investigate and confirm that the deceased did not die from foul play or suspicious circumstances. Presently, cremation services are not available in Lubbock, Texas.

E. Other Burial

Texas allows for burial on an individual's private property when certain conditions have been met, such as depth of grave, type of container, etc. For more information, contact the State Morticians Board.

Chapter 6

FOOD

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LOCAL INFORMATION SUPPLEMENT

FOOD

Budgets for a retired couple, as estimated for Fall, 1975, indicate that at the lower budget levels approximately thirty per cent of income is needed for food. Food is one area in the budget which can increase or decrease spending quickly in relation to the amount of money available. The purpose of this chapter is to show ways to spend the available money to get the most and best food.

I. BEFORE GOING TO THE MARKET

Much of the reduction in food costs can be affected by the thinking and planning that occurs before going to the stores. The following suggestions will help direct one's thinking.

A. Meal Planning

1. It is helpful to think through and even write out menus for a week or more at a time. When planning ahead in this manner some thought should be given to the points below.

    a. Choose a variety of foods for good nutrition.
    b. Make a plan for using leftovers in the meals.
    c. Consider the amount of time and energy needed and available to prepare each dish.
    d. Look for food at sale prices in newspaper ads while planning. Try to use sale items in the week's menus.

2. Consider ways to stimulate the appetite while planning.

    a. Try to eat with other people occasionally if eating alone is the normal pattern.
    b. Consider taste, smell, color, texture, seasoning, and temperature of food while planning each meal. Try for contrasts in the meal.
    c. Plan for four or five small meals per day rather than three larger ones if a large meal sounds like too much.

3. To stay healthy eat some of these foods every day:

    a. Meat, poultry, fish - two or more servings
    b. Milk, cheese, dairy products - two or more servings
    c. Vegetables and fruits - four or more servings
    d. Flour and cereal products - four or more servings.

4. Cost Cutting Tips

   a. Plan how much money can be spent and try to stay within that amount.
   b. Substitute chicken, turkey, eggs, dry beans, fish or peanut butter for red meat.
   c. Make a shopping list from menus to help shoppers buy only what is needed.
   d. Cut coupons from magazines and newspapers for products that are frequently used. Coupons and sales save money only when it is a product that is more preferred at the lower price than a comparable brand.
   e. Try to shop when not hungry. A strong appetite will encourage unnecessary purchases.
   f. Keep a running list in the kitchen of staples or often used foods that are almost gone. Add to the list as food is being prepared.
   g. Consider growing food when seasonally allowable and small growing spaces are available.

5. The following booklets can be ordered by individuals to provide further information:

   a. Cooking for One in the Senior Years (S-93). Send 15¢ to:

      Mailing Room
      Bldg. 7 Research Park
      Cornell University
      Ithaca, New York 14805

   b. Food for the Family -- A Cost Saving Plan. Send 45¢ to:

      Consumer Information Center
      Dept. 21E
      Pueblo, Colorado 81009

   c. Practical Guide to Food and Nutrition for Older People. Send $1.75 plus postage, 25¢, to:

      Consumers Union
      Book Department
      A076
      Orangeburg, New York 10962

   d. Food Guide for Older Folks - free

      U.S. Department of Agriculture
      Washington, D.C. 20250

B. Diets

Senior citizens should be aware of food fads and wonder diets. These diets overemphasize some foods and ignore others. A pound a week is enough to lose. Care should be taken so that there is not a reduction in the proper nutrients. Meals should not be skipped. Skipping meals to cut calories often leads to snacking which can lead to more calories and less of the proper nutrients. The underweight individual can eat more nourishing foods at mealtime and have snacks that are higher in calories. Special attention to the basic four is still important.

C. Modified Diets

The elderly, due to physiological conditions, are often placed on modified diets. These special diets are prescribed by a physician and, like medicine, must be taken under his supervision. It is unwise to prescribe one's own diet. If a physician has outlined a special diet, other information can be sought from hospital dietitians, the public health department, and local diabetic, dietetic, or heart associations. Common modified diets of the elderly include bland and low residue, sodium restricted, diabetic, modified fat and weight reduction.

1. Bland

   a. Avoid highly seasoned foods.
   b. Avoid fried foods.
   c. Avoid raw vegetables and fruits, except ripe bananas.
   d. Avoid vegetables and fruits with seeds, skins, and hulls, such as raspberries, apples, corn, and any others that may cause distress.
   e. Avoid whole grain cereals and breads.
   f. Avoid pastries and rich desserts.

2. Low Salt

   a. Avoid adding salt (sodium chloride).
   b. Avoid all smoked, cured or canned meats.
   c. Avoid frozen fish fillets, lobster, shrimp, crab, clams, and oysters.
   d. Avoid cold cuts and cheese.
   e. Avoid obviously salted food, such as potato chips, crackers, pickles, bouillon, etc.
   f. Avoid condiments and seasonings that contain salt, such as catsup, celery salt, etc.

3. Low Saturated Fat

   a. Limit animal fats, such as fatty meats, bacon, butter, cream, etc.

b. Use predominately veal, fish and poultry.
c. Drink skim milk.
d. Limit cheese to dry cottage cheese.
e. Use polyunsaturated fats, such as safflower oil, corn oil, soybean oil, or margarines made predominately from these oils.
f. Avoid mixed dishes containing butter, whole milk, most cheeses, etc.

4. High Roughage

a. Use whole grain breads and cereals.
b. Use more raw and cooked fruits and vegetables.
c. Drink more water.
d. When more roughage is needed, eat a raw vegetable at both dinner and supper and a bran cereal daily.

5. Diabetic

a. Eat only foods allowed and in amounts allowed.
b. Do not skip meals.
c. Avoid all sweets unless they are specifically allowed by the doctor.
d. Avoid beer, wine, and other alcoholic beverages.
e. Avoid "special dietetic foods" other than canned fruits unless instructed otherwise.

6. Low Cholesterol

a. Limit animal fats, such as fatty meats, bacon, butter, cream, whole milk, egg yolk, and cheeses, except dry cottage cheese. Use predominately veal, fish, and poultry.
b. Limit organ meats, such as kidney, liver, heart, tripe, sweetbreads.
c. Limit clams, lobster, shrimp, oysters, and crab.
d. Use polyunsaturated fats, such as safflower oil, corn oil, soybean oil, or margarines made predominantly from these oils.
e. Avoid mixed dishes containing butter, whole milk, egg yolk, most cheeses, etc.

II. WHEN SHOPPING AT THE STORE

A. Transportation to the Store

1. Sometimes individuals can carpool with friends or relatives.

2. The cost of a taxi to a store can be shared by several going at the same time.

3. The cost of transportation should be added to the food bill to determine the most economical place to shop.

4. Check chapter on transportation for other suggestions for transportation arrangements.

B. Choice of Store

1. Large Supermarket

Supermarket prices are usually lowest. Many kinds of food and many brands and sizes are available. Usually the same product is available at different prices.

2. Independent Grocery

Less variety in kinds, brands, sizes, and prices of food is available. Prices are usually higher. The grocer may extend credit (at high credit cost), may deliver groceries, and/or may take orders by phone. Such services can be helpful for elderly persons.

3. Specialty Store

Only one kind of product such as meat or baked goods is sold. Usually products are good quality but more expensive.

4. Roadside Stands

Usually fresh products are available at reasonable or low cost.

5. Discount Supermarket

Prices are low because fewer services are available. May have to mark prices on items you purchase, sack own groceries, or carry own bags. May be able to buy in large quantities such as case lots.

6. Food Cooperatives

A coop is a private or community organization which sells memberships. The small profit margin helps keep prices down.

7. Buying Club

Groups of people join together to buy food in bulk quantities. Money is pooled and a representative is sent to make purchases.

8. Commissary

   Name brand food is sold at lower cost. Some food is sold without labeling. Must be retired from military service or in receipt of 100% service-connected disability compensation from VA to shop there.

9. Convenience Store

   A convenience store is a small food store often located in residential areas. It's open long hours, sometimes 24 hours a day. A small selection is sold at usually higher prices.

C. Food Quality

1. The United States Department of Agriculture inspects and grades some food. Each type of food has its own set of grades.

2. Meat shipped interstate has a purple federal government inspection sticker. This means the animal was healthy when it was slaughtered.

   a. Beef grades indicate quality and tenderness but they do not measure nutritive value or wholesomeness. Beef grades usually found in stores, in descending order, are prime, choice, good. Other grades are most often used in processed meats.
   b. Poultry quality is stated as U.S. Grade A or U.S. Grade B.

3. Eggs are sold by grade (AA, A, B) and are also sold in different weights (extra large, large, medium, small). If the difference between two sizes of eggs is no more than 7¢, a consumer will receive more value for his money by purchasing the larger size.

4. The use of grading standards for fruits and vegetables is voluntary and are not usually seen at the retail level. Consumers should be encouraged to consult grocerymen for information about grading.

D. Product Labels and Packaging

1. Nutritional labeling is on a panel on the package.

   a. It lists serving size, number of servings in the package and the calories, protein, carbohydrates, and fat per serving.
   b. It gives the percentage of the U.S. Recommended

Daily Allowance of protein and seven major vitamins and minerals per serving.

c. Nutritional labeling is mandatory if a chemical additive or nutrient is added, a special nutritional or dietetic claim is made, or if the product is shipped interstate. Many manufacturers voluntarily provide nutritional labeling.

2. Labels list ingredients with the ingredient in the largest amount listed first, followed by the other ingredients in decreasing order of amount.

3. Federal law requires truthful labels. They must be easy to read and not misleading.

4. All the different brands and sizes of a certain product should be examined before selecting one. You are paying for the container as well as the food. Fancy packaging costs more.

5. Sometimes packaging costs more than the product. Small containers increase the price.

6. Aerosol cans should be avoided. They have smaller amounts of product inside than comparable spray pump bottles.

7. Canned goods in smaller sizes may cost proportionately more but may result in less waste. It is also possible to freeze part of a package of some items to keep the remainder fresh until ready to use.

8. Open dating is a calendar date on packaged meat and other perishable products. The dates help in selecting a fresh product and in helping to indicate how long the product can be kept before it will spoil. The dates may be any of the types listed below. If the dates are not easy to read or are coded, ask the store personnel how to read them.

   a. packing date - final processing or packing.
   b. "use before" or "freshness" date - quality of product will be as purchased at least until that date.
   c. pull date - store should remove from sale. Date allows for a reasonable time for home use beyond this date.
   d. expiration date - quality is not assured beyond this date.

9. Eighty-five per cent of packaged foods now have a

series of black vertical bars and numbers known as the Universal Product Code. When the product is passed over an electronic scanner at the checkout counter, the item is identified and the computer matches the product to the price. The price is printed on a receipt along with a description of the product. This method of check-out is expected to reduce costs of store operation. The shopper must learn to look for prices on the shelf label rather than on the product itself.

E. General Shopping Guidelines

1. Shop from a list, don't pick up extra items.
2. Shop for sale items if they can be used on the menu.
3. Compare prices on different brands and sizes.
4. Check the store brand for a cheaper price.
5. Stock up on a good bargain if money is available and item will be used.
6. Try to buy seasonal things when they are in season.
7. Buy only what can be used before it spoils.
8. When comparing meat prices, compare per serving cost instead of per pound cost.
9. Watch the clerk as he rings up purchases. Stop him and check if overcharging is noticed.
10. Compare prices of fresh, canned, and frozen products to see which is cheaper.
11. Compare prices of prepared foods such as bread with the cost of the ingredients used to make the product.
12. Try not to shop more than once a week (the more trips the more impulse purchases).
13. Try to shop at less crowded times; often morning and mid-afternoon are best during the week.
14. Try to allow adequate time for shopping so decisions do not have to be hurried. However, shopping time should not be too long. Quality of decisions will suffer when shopper is tired.
15. Try different routes through the store to avoid buying impulse items.

16. Look at upper and lower shelves too. Less expensive items may be harder to get to.

17. Ask for a raincheck if a store is out of an advertised special.

18. Return all faulty products to the store.

19. Choose bread by weight and nutrition added, not size.

20. Buy packaged food by weight, not package size.

21. Get cereals which need cooking, not precooked cereals, for more economy of servings.

22. Use dry milk instead of fluid milk when possible.

23. Buy lower cost Grade B or C products if appearance is not important.

24. Buy large size, not individual packs.

F. Pricing Policies

1. "Cents-off" can fool one if the regular price is not known. "Free" prizes can make it harder to compare prices.

2. Be aware of multiple pricing (such as 4 for 89¢) and find out the cost of each item. Multiple pricing induces people to stockpile and often does not save more than 1¢.

3. Unit pricing is a listing of a standardized cost per unit and per serving of the different brands of the same product. The unit price is usually on the front edge of the shelf holding the product. It makes price comparison easier since prices per unit of similar products can be compared.

   Example:

   Brand "X" tomatoes - 12 oz. can, 21¢=28¢ per pound
   Brand "Y" tomatoes - 8 oz. can, 15¢=30¢ per pound

G. The following chart shows sources of nutrients:

FOOD ELEMENTS MOST OFTEN LACKING IN LOW-INCOME DIETS	GOOD SOURCES OF THESE ELEMENTS	INEXPENSIVE SOURCES OF THESE ELEMENTS
I. Protein	Lean meats, fish, poultry, dry beans, peas, nuts, and peanut butter, eggs (used 3-5 times a week), liver (served once a week), milk (3 glasses daily) and cheese. See pamphlets for information on mixing milk. (a) Food for Thrifty Families, A Teaching Kit, published by U.S.D.A.'s Consumer and Marketing Service (b) "I Make My Own Buttermilk, Why Don't You?" Circular HE-31, Cooperative Extension Service, Auburn University, Auburn, Alabama.	Dry beans, peas, peanut butter, dry milk (should not be used as exclusive source of protein, but should be alternated with less expensive cuts of meat), ground beef, fish, chicken, pork liver, turkeys, heart and kidney, eggs.
II. Iron	Lean meats, liver, instant cream of wheat and baby cereals, eggs, dry beans, green leafy vegetables, dried fruits.	Pork liver, heart, kidney, dried beans and peas, turnip greens, eggs, and cream of wheat.
III. Calcium	Milk, milk products, cheese, and dark green, leafy vegetables.	Milk (dried or canned) and dark green leafy vegetables.
IV. Vitamin "A"	A dark green or deep yellow vegetable or fruit, eggs, cheese, and chicken giblets.	Available most of Fall and Winter cook carrots, blackeye peas, sweet potatoes, squash; available at low prices only in the Summer, cantaloupe, peaches, plums, greens - turnip, collards, mustard, spinach and kale.
V. Vitamin "C" cannot be stored by the body so needs to be obtained every day.	Citrus fruits and juices, tomatoes, green leafy vegetables, cabbage.	Citrus juices, cabbage, collards, turnip greens, kale, mustard greens.
VI. Vitamin "B"	Enriched breads, flours, cereals. Fair sources would be pork, peas, and peanuts.	Enriched bread, flours, and cereals.

H.

Calendar of Best Food Buys

Month	Meat, Fish, etc.	Dairy Products	Vegetables	Fruit	Miscellaneous
January	Chicken, Pork Eggs		Potatoes Cabbage Onions Lettuce	Oranges Apples Tangerines Grapegruit	Nuts Raisins Honey
February	Eggs Better-Grade Beef		Lettuce Celery Potatoes Cabbage	Oranges Grapefruit	Nuts Raisins Honey
March	Chicken Frozen Fish Eggs		Dried Beans Potatoes	Canned and Frozen Citrus Fruit Juices	Raisins Prunes
April	Chicken, Pork Eggs	Cottage Cheese	Cabbage Carrots Potatoes Spring Greens Celery	Apples Oranges	Raisins Prunes
May	Chicken Eggs	Butter, Milk Cheese Cottage Cheese	Asparagus Onions Lettuce Greens Cabbage	Strawberries	
June	Chicken Fresh Fish	Butter, Milk Cheese Ice Cream	Potatoes Onions Lettuce Snap Beans	Berries Cantaloupe	

H. Continued

Month	Meat, Fish, etc.	Dairy Products	Vegetables	Fruit	Miscellaneous
July	Chicken Turkey	Cheese Ice Cream Cottage Cheese	Cabbage Tomatoes Potatoes Local Vegetables	Lemons Peaches Watermelon Cantaloupe Limes, Plums Apricots	
August	Fresh Fish	Ice Cream	Local Vegetables	Grapes, Pears Watermelon Peaches, Plums	
September	Stewing Chicken Lamb	Cottage Cheese	Onions Carrots Cabbage Corn Tomatoes	Grapes Pears	Rice
October	Stewing Chicken Turkey, Lamb Pork	Cheese	Potaotes Onions Sweet Potatoes Cauliflower Dried Beans Pumpkins, Cabbage	Apples Pears	Honey
November	Turkey, Pork, and Pork Products		Potatoes, Onions Sweet Potatoes Cauliflower Cabbage, Pumpkins	Cranberries Apples	Nuts, Raisins Honey
December	Turkey Pork		Onions Sweet Potatoes Potatoes	Grapefruit Cranberries Oranges Dried Fruit	Honey Nuts

Adapted from: Troelstrup, Arch W. The Consumer in American Society. New York: McGraw-Hill Inc. Fifth Edition, 1974, pp. 232-233.

III. SOURCES OF ASSISTANCE

Various agencies have personnel who can provide information and educational material for meal planning. These include:

A. College or departments of Home Economics
B. County Extension Office
C. County Health Department
D. Congregate meal programs for older citizens
E. Dairy Council
F. Expanded Nutrition Program (U.S. Dept. of Agriculture)

LOCAL INFORMATION SUPPLEMENT

SOURCES OF ASSISTANCE

Various agencies have personnel who can provide information and educational material for menu planning. These include:

College of Home Economics	742-3031
Food and Nutrition Dept.	742-3041
County Extension Office	763-5351
County Health Department	762-6411
Dairy Council Inc.	792-3452
Expanded Nutrition Programs	792-4789
Texas Tech Program for Older Texans	742-3924

Chapter 7

FRAUDS, GYPS, AND DECEPTIVE SCHEMES

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LOCAL INFORMATION SUPPLEMENT

FRAUDS, GYPS AND SCHEMES

A great many elderly people are prime targets for ads that offer get-rich-quick schemes, cure-all pills, ointments, etc., and quick profits on investments. They also, most often, fall prey to slick, fast talking salesmen who offer once in a lifetime bargains, an opportunity you can't afford to pass up. These are the types of salesmen that cannot stand an investigative check; and these are the ones that should be investigated thoroughly.

I. HEALTH CLAIMS

A. Cures for Everything

Ads or salesmen who claim to have a cure for anything (specific or non-specific) that ails an elderly person should immediately send up a warning signal. Most often, these ads or salesmen will appeal to the fears of the elderly that proper medical diagnosis and treatment would be too expensive and the person should turn to the "new astonishing" discovery offered by the peddler. One of principal deceptions aimed at the elderly is the cure for arthritis and rheumatism. This is a favorite, because 12 million Americans have some form of it. Persons should be wary of these claims. There is no known remedy capable of giving any more than temporary relief from the disease. The same, more or less, holds true for claims of a cure for cancer. There are presently four effective treatments for cancer--surgery, X-ray, chemo-therapy and radiation. Avoid quacks and institutes of doubtful scientific standing that advertize to cure cancer. When diagnosed and treated in its early stages, cancer may be cured by competent surgery, and in some cases by radiation, X-ray or chemo-therapy, if such treatment is given by a reputable physician. For more information, see chapter on Health Care.

B. Ways to Spot Health Quacks

1. Will use special or secret machine or formula, and claim it will cure an ailment or variety of ailments.

2. Will guarantee a quick cure.

3. Will advertise with case histories and testimonials.

4. Will say X-rays, surgery and drugs will harm you.

5. Will say medical men are persecuting them or afraid of competition.

II. INCOME SCHEMES

A. Extra Income

Knowing that many elderly people are hard pressed to stretch their retirement income to cover even the barest necessities, the fast buck operators are all too anxious to sell, at a cruel price, false hope for extra income. Many legitimate opportunities are advertised for extra income, but the genuine offers can stand investigation.

The Federal Trade Commission has discovered a pattern to these deceptive offers. The approach is usually by an advertisement promising excellent, even spectacular profits for easy spare time work. The ads will frequently appear in the "Help Wanted" columns of newspapers. The catch, however, is that before the person can start to receive these phenomenal profits, there is usually an investment of money needed for inventory or a purchase of some kind. A person who is genuinely interested in the advertised operation should carefully investigate first. Talk with the Better Business, or anyone in whom one has confidence. Get all the facts before investing money.

B. Bunco Schemes

Another group that the elderly very often fall prey to is the con-artist--sometimes referred to as a bunco artist. These are persons who practice a swindling game or scheme intended to part the elderly person from their money. A person may think that he or she is much too sharp, or too intelligent to fall for anything like that, but law enforcement officers with any expertise in the area indicate that there is no end to the ways in which intelligent, well-educated, otherwise aware people can be swindled and defrauded every day if they are hit with the right scheme, at the right time, by the right "operator." Despite all that law enforcement agencies can do, these schemes flourish as fast as they are exposed. Those who believe that they can get something for nothing are literally setting themselves up to be swindled. However, being aware that these things do happen is the best protection one can have. When aware of some of the common approaches, one is more likely to think before doing anything drastic.

C. The "Pigeon Drop" and "The Bank Examiner" Schemes

1. In the "Pigeon Drop" bunco, the victim is approached by the swindler and engaged in conversation on any sympathetic subject. This move is designed to gain the trust and confidence of the victim. About this

time, a second person appears on the scene and claims to have just found a large sum of money. The victim is led to believe that whoever lost the money came by it illegally. The swindlers and the victim discuss what to do with the money. The second swindler suggests that, since the money was stolen or belonged to a gambler, they split it three ways. But each of them must show their "good faith" by going to the bank and withdrawing all their money from the bank. The victim is swept along with the expectancy of getting something for nothing. Once the victim has withdrawn his life savings from the bank, the swindlers cleverly exchange the money for a pouch full of paper. Hence, the life savings is gone and so are the bunco experts.

2. "The Bank Examiner" scheme involves a phony bank or savings and loan "investigator" who calls at the house claiming to be checking up on a dishonest employee. He usually has a bunch of important looking papers and deposit slips from the bank of the person he is calling on. He wants help in checking on this dishonest employee by going to the bank and withdrawing all the individual's own money so that he can see what the employee does. Either he or an F.B.I. messenger will pick up the money at some pre-arranged point. The "examiner" is given the money, he gives a receipt and thanks for the cooperation. Once he is gone, he or the money is never heard from again. The bank, of course, never heard of him. Many banks, when asked by elderly persons to withdraw large amounts of their savings, will attempt to question the customer more carefully in order to help prevent such schemes.

   It doesn't seem possible that anyone would actually fall for either of these two. But, it happens--everyday! The swindlers are experts. They know how to make the victim feel important, as if he or she is in on something big. The idea is to get the victim to act "immediately," without delay; because if they were to stop and think, the bunco artist's stories would begin to fall apart. Persons should not make hasty decisions about money or property, ever. If it is legitimate - it will be there tomorrow.

III. LANDS IN THE SUN

Before rushing to purchase a retirement home in some advertised area--investigate. Elderly people are extremely susceptible to advertising of a retirement home by a mail order developer. Before buying one should consult a lawyer or real estage agent.

Most states hav some kind of land sale transaction laws. Before purchasing land, contact the proper state agency in which the land is located or HUD, Office of Interstate Land Sales Registration, Washington, D.C. 20411, and learn about the seller of the land. If the deal sounds too good to be true, it probably isn't.

IV. OTHER SCHEMES

A. Bait and Switch

Here someone advertises a commodity at a ridiculously low price to get customers into the store or his place of business. This then, is the bait. The customer asks to see the bargain or sale item only to find that it is sold out or does not exist. He or she is then steered to a higher priced item - hence, the switch. The practice is illegal; report it to the Better Business Bureau or other consumer protection agencies.

B. Books, Encyclopedias and Magazines

1. Salesmen may use a sob story angle--such as: they are cripples, war veterans, or college students and are selling magazine subscriptions for points.

2. Check credentials.

3. Don't feel forced to buy what is not needed or wanted or places strains on income.

C. Burial Schemes

1. Beware of salesmen of cemetery lots. Common sales pitches include:

   a. The survivor is relieved of the difficult decision when his business judgment is bad.
   b. It helps to prevent family squabbles about where person will be buried.
   c. Prices will be higher later.
   d. It reduces demand on survivor's life insurance pay-off when money counts.

2. Investigate prearranged funerals carefully. Money can be tied up and not earn any interest.

3. See the chapter of Death and Burial for more complete information.

D. Charity Solicitations

1. The U.S. has long been noted for a country that is

concerned with the health and welfare, of not only America but also of the world. As such, there are numerous (approximately 8,000) charitable, religious, and educational organizations concerned with providing assistance to their respective groups.

2. In order to promote ethical practices by philanthropic organizations, the Better Business Bureau has developed a Set of Standards for evaluating organization, management, and finances of charitable concerns.

3. The BBB should be contacted to determine if the group with whom a consumer is dealing meets the BBB standards for charity solicitations. The information obtained then can be used as a guide for a decision to contribute.

E. Contracts

Never sign a contract without thoroughly reading and understanding its contents. If there is something that is not understood, don't sign. If there are blank spaces, don't sign. If there are still questions after having read the contract, have a lawyer, banker, or some other appropriate expert look it over. A signature is one of the most valuable things one owns. Use it carefully.

Contracts are written for both goods and services. They should be reviewed for what the responsibilities are for both the seller and the buyer.

For further information on contracts, consult the chapter on Credit.

F. Home Improvement Racket

1. May tell you your home has been selected as a model; you will get the product at a reduced price and also a commission on any sales he makes in your neighborhood. The promised commissions may never come and the work may be shoddy.

2. Offers various types of improvements: aluminum siding, furnace cleaning, roofing, septic tank cleaning, water conditioners, porches, etc.

3. Get at least a dozen names of people who have had this company do work and contact them.

4. Always read and <u>understand</u> the contract before signing.

5. Demand a duplicate contract with contractor's signature on it.

6. Do not sign a completion certificate (which may be given) until the work is finished to your satisfaction.

7. Know your payments and finance cost. May be told to sign the contract and will "only have small monthly payments."

8. Make sure the workmanship and product are guaranteed.

9. Make payments on time. If a house is involved in the contract as collateral, as it usually is, the whole house can easily be lost if payments are not made on time.

10. Always check with the Better Business Bureau to see if the deal, contract, company, etc., is legitimate.

11. Ask to see Peddler and Soliciter's permit. Door to door salespeople are required in many cities to have a permit if between the ages of 15 and 60.

G. Mail Order Fraud

1. Problem

Since consumers cannot see product or seller, mail fraud is a particularly attractive area for deception. This deception is increased even more through its appeal to the elderly who more frequently must rely on buying by mail.

2. Cautions to Take

a. Read entire ad, including small print.
b. Search ad for precise description of product--weight, material, description.
c. Avoid items with overblown terms like "fantastic, incredible, revolutionary."
d. Look for money-back guarantee - use extreme caution if none given.
e. Do not assume company is reliable just because it advertises in a reputable magazine.
f. Check with BBB for information on any questionable sellers.

3. Preventive Legislation

a. U.S. law provides for fines and imprisonment with convictions of intent to deceive or misrepresent through the mail service.

b. The U.S. Postal Inspection Service as well as the Federal Trade Commission is responsible for the monitoring of attempted fraud.

4. Unordered Merchandise

a. Only free samples and merchandise from charitable organizations seeking contributions can be legally sent through the mails without a previous request.
b. The consumer is not obligated to pay for, help, or return any unsolicited merchandise. Nor is it legal for the consumer to be pressured to return the merchandise or pay for it.
c. Any harassement should be reported to the Federal Trade Commission.

H. Pressure Sell

This is the rush technique, coupled with a generous dose of anxiety - producing high pressure. Never be influenced to sign anything or buy anything when tactics like this are used. If the deal is a good one, tomorrow it will still be a good deal. Allow time to do some checking and a chance to compare prices and services with other businesses and with the Better Business Bureau.

V. SOURCES OF ASSISTANCE

Some people make a living by cheating others. Many times these individuals count on the person who has been swindled not to report the swindle, because they are embarrased. Below is a list of places where one can receive help in case of fraud.

Organization	Cases It Can Help	Type Help
Better Business Bureau	Almost any product or money fraud. Very helpful in getting information on standard kinds of frauds.	Information Before-Help After
Chamber of Commerce	Some Chambers of Commerce have Better Business Bureau lists of frauds. Try BBB First.	Information Before
Federal Trade Commission Washington, D. C. 20025 Phone: 202-523-3383	Products and services made, sold or advertised ACROSS STATE LINES.	Information Before
Food and Drug Administration 5600 Fishers Lane Rockville, MD 20852 Phone: 301/443-4237 or 4177	Regulations for foods, drugs, medical devices and cosmetics.	Information Before
Police City County	Out-and out crooks and con men in area.	Help After
Post Office Postal Inspector	Anything involved with mail; anything ordered, shipped as advertised, billed or paid for by mail.	Information Before Help After
Small Claims Court	Dispute settlement of minor matters at very little cost.	Help After
State Attorney General	Products and services made, sold or advertised WITHIN STATE.	Handles complaints of deceptive practices. Does not give information or advice.

LOCAL INFORMATION SUPPLEMENT

WHERE TO GET HELP IN CASE OF FRAUD

Some people make a living by cheating others. Many times these individuals count on the person who has been swindled not to report the swindle, because they are embarrased. Below is a list of places where one can receive help in case of fraud.

Organization	Cases It Can Help	Types Help
Better Business Bureau Box 1178 Lubbock, Texas 79408 Phone: 763-0459	Almost any product or money fraud. Very helpful in getting information on standard kinds of frauds.	Information Before Help After
Chamber of Commerce 902 Texas Avenue Lubbock, Texas 79401 Phone: 763-4666	Some Chambers of Commerce have Better Business Bureau lists by frauds. Try BBB first.	Information Before
Federal Trade Commission Suite 2665 2001 Bryan Tower Dallas, Texas 75201 Phone: 214/749-7113	Products and services made, sold or advertised ACCROSS STATE LINES.	Information Before
Food and Drug Administration 1205 Texas Avenue Lubbock, Texas 79401 Phone 762-7648	Regulations for foods, drugs, medical devices, and cosmetics.	Information Before
Police City: 763-5333 County: 765-9363 Or go in person	Out-and-out crooks and con men in area.	Help After
Post Office Postal Inspector Phone: 762-7321	Anything involved with mail; Anything ordered, shipped as advertised, billed or paid for by mail.	Information Before Help After
Small Claims Court 904 Broadway Lubbock, Texas 79401 Phone: 763-5351	Handle financial disputes up to $150 or $200 if wages involved.	Help After
State Attorney General 806 Broadway Lubbock, Texas 79401 Phone: 747-5238	Products and services made, sold or advertised WITHIN STATE.	Handles complaints of deceptive practices. Does not give information or advice.

Chapter 8

HOUSING

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- B. Location
- C. Cost
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HOUSING

Safe and suitable housing is important to all persons; but it is even more significant to the life of an elderly person. Security is crucial to the maintenance of morale and feelings of independence which characterize successful aging. Special design features can be incorporated into housing for the aged that will enable them to manage their own activities much more successfully. Satisfactory housing is obtained through investigation of the different aspects and factors relating to individual circumstances and preferences. The following sections outline factors which characterize different types of housing. When older citizens are considering a change of housing, these factors should be given careful consideration.

I. THINGS TO CONSIDER IN CHOOSING APPROPRIATE HOUSING

A. Housing Needs

How many people are in the household? Is there room for hobbies, guests, and entertaining? What is the general health and energy level of the residents?

B. Location

Is it near shopping centers, public transportation, neighborhood centers, churches, medical services? Is it a "safe" neighborhood? What do property taxes cost for a given location?

C. Cost

What are the monthly payments including utilities, insurance, taxes, etc.

D. Condition

Will the housing need painting, remodeling, repairs, etc.?

More comprehensive lists are available for those seriously considering housing changes.

II. SPECIAL DESIGN FEATURES FOR ELDERLY

Any special features that are incorporated to aid the aged in their homes should be as inconspicuous as possible to avoid an institutional atmosphere.

A. Doors and passageways should be wide enough to accommodate a wheelchair if the need arises.

B. Thresholds should be eliminated.

C. Floor finishes of the non-slip variety should be utilized for safety.

D. Sliding doors and lever handles are easier for those who suffer from arthritis to manipulate than door knobs.

E. Large expanses of glass and numerous windows are particularly beneficial because older eyes function better in natural light. This increases the cost of heating and cooling however.

F. Artificial lighting should be increased and uniformly distributed. People over sixty need twice as much illumination as do younger people.

G. Glare should be eliminated as much as possible because it has an adverse effect on the vision of the aged. The use of glare-resistant glass could serve to diminish the problem.

H. Shelves should be no lower than 18 inches above the floor, and no higher than 63 inches.

I. Electrical outlets at table level prevent bending over.

J. Readily washable surfaces with no dust-catching projections are especially conductive to easy maintenance.

K. Bathrooms need to be equipped with grab bars.

L. Showers are generally preferable to bathtubs from a standpoint of safety.

M. Commodes should be slightly higher than normal.

N. Sharp corners should be avoided.

O. Warm, bright colors are best perceived by older eyes and therefore could be used to a satisfactory advantage in decorating the living areas of older individuals.

P. Strong contrasting colors and textures could aid in depth perception on the part of those with vision problems.

Q. Garden plots, porches, or balconies are important for potted plants and recreational features.

III. RENTING VERSUS BUYING

A. Renting an Apartment

1. Advantages:

Freedom to move or travel
No maintenance
Predictable expenditures

Appliances provided
Less insurance needed
No outside upkeep
Proximity to other people

2. Disadvantages:

No equity
Crowded feeling
Noise from other apartments

B. Owning A Home

1. Advantages:

Build up equity
Privacy
Roominess
Income tax deductions
Place for a garden

2. Disadvantages:

Increasing costs
Constant upkeep
Change in neighborhood

IV. LANDLORD-TENANT RELATIONS

The following are some guidelines to help laws work in the best interest of both landlord and tenants.

A. Before signing a lease, make a list of all defects found and have the landlord sign it. Do the same before moving out. Take pictures if possible to support your assessment of the condition of the premises.

B. If there is a question about the deposit, ask the landlord to provide a detailed breakdown of the charges.

C. Check all provisions of the lease carefully.

D. Remember: verbal statements don't count. If the landlord promises to redecorate or provide new equipment, it should be written into the lease.

V. TYPES OF HOUSING AVAILABLE

A. Cooperatives

In this type of housing, shares are purchased in the corporation that owns the cooperative. The purchase price permits the buyer to live in a particular apartment or area. Each month the buyer pays a proportionate

share of the expenses. This includes salaries for the managers and personnel, maintenance, real estate taxes, and interest on the mortgage.

1. Advantages:

   Certain tax advantages
   No maintenance outside a particular unit

2. Disadvantages:

   Do not own any property, only shares
   May be restrictions against pets, and other rules and regulations to follow

B. Condominiums

In this type of housing, an apartment or unit is purchased within the framework of a high-rise apartment building or a complex of buildings. After the initial purchase price, the buyer is required to pay monthly maintenance charges.

1. Advantages:

   Greater financial benefits than cooperative or rental housing
   Increase equity more quickly
   No personal maintenance of grounds and property
   Own property

2. Disadvantages:

   Expensive living
   May face increased costs
   Noise may be a potential problem
   Rules and regulations to follow
   If one of the occupants defaults on their payments, losses must be made up by other shareholders.

3. Before buying into a condominium, make very sure that a reliable corporation is being dealt with. The credit rating of the corporation can be checked through a bank, lawyer, or realtor.

C. Retirement Villages

Investigate different purchase plans and programs offered by retirement villages. Some organizations require a down payment of several thousand dollars, then monthly payments to cover principal, interest, taxes, insurance and maintenance.

1. Advantages:

   Communities are attractive
   Many recreational facilities
   Built-in safety features
   Neighbors are in same age bracket
   Medical plans and services may be included

2. Disadvantages:

   Expensive living
   Rules and regulations to follow
   Lacks the variety of association with people of different age groups

3. Read all contracts carefully and have the reliability of the organization verified by a bank.

D. Mobile Homes

1. Advantages:

   Relatively inexpensive
   Usually are fully furnished and decorated
   Low maintenance costs
   Generally are not taxed as real estate
   Can be located at desirable sites or relocated at will

2. Disadvantages:

   Small lots
   Monthly rental fees
   Concentrated population
   Smaller living space
   Inadequate storage
   Safety defects
   Expensive fuel oil; sometimes difficult to obtain
   Utility arrangements are unavailable in some cases

E. Low-Income Housing

Housing and Urban Development (HUD)

Since 1962, the Department of Housing and Urban Development has attempted to provide for the special needs of the elderly. Through various programs, the Department provides federally sponsored, age-segregated public housing units; rent supplement programs; mortgage insurance; and other housing assistance programs.

Each program has its own eligibility requirements with regard to income, age, current housing conditions, etc.

In order to receive assistance, individuals must contact the owner or manager of the housing project in which they wish to live; or the mortgage company they wish to handle a loan. The owners/managers will then make application to the HUD offices to service the requests of the individuals.

F. Nursing Homes

See chapter on Health Care.

VI. SOURCES OF ASSISTANCE

A. Public Announcement

If mortgage was insured by FHA between August 1968 and August 1976, persons may qualify for home repair assistance or for reimbursement for repairs already made.

For more information, call any bank, mortgage company, real estate broker, or nearest HUD FHA Office.

B. Housing Reference

Handbook for the Home (1973)

Department of Agriculture Yearbook
Superintendent of Documents
Washington, D.C. 20402

LOCAL INFORMATION SUPPLEMENT

I. LANDLORD-TENANT RELATIONS

In 1973, the Texas legislature passed some comprehensive landlord-tenant laws to establish a clear set of rules for both landlords and tenants to follow.

The Better Business Bureau makes available a pamphlet which explains additional guidelines for dealing with landlord-tenant relations. It has been prepared by the Texas Bar Association and is entitled, You, Your Landlord, and the Law.

II. LOW INCOME HOUSING

1. Dept. of Housing and Urban Development
   1205 Texas
   Lubbock, Texas

   Information: 762-7294

2. Lubbock Housing Authority
   515 N. Zenith
   Lubbock, Texas

   Phone 762-1191 or 762-1245

   This agency provides assistance in the form of low-rent housing projects; low-income housing developments; and rent supplement programs.

   Eligibility for these programs requires that annual income must not exceed:

   $6,500 for one person
   7,400 for two persons
   8,400 for three persons
   9,300 for four persons

   More information on these programs can be obtained by contacting the LHA offices.

Chapter 9

INSURANCE

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INSURANCE

Insurance is a major concern for all citizens, as well as the elderly. The elderly are faced with rising costs of health care and a fixed income. Although Medicare and Medicaid provide some help to the elderly, this does not provide all the coverage or aid that the senior citizen requires for covering medical costs.

Not only is health insurance coverage vital to the elderly but automobile, homeowners or renters, and life insurance are also important. With the limited income of the elderly, they can hardly afford to replace their home, possessions, automobiles, etc., if they have been lost or destroyed.

Insurance works when many individuals contribute a small amount of money regularly into a common fund. The common fund is then available for the per cent of the group who may need financial assistance to cover accidents, illness, death, property destruction, etc. The sharing of risk is the basis of the insurance concept.

The chapter outlines major features of the various types of insurance. A better understanding of the insurance provisions means that individuals seeking benefits from a policy are more likely to obtain all possible benefits with greater ease and more understanding from the insurance company.

I. MEDICARE

The Medicare program consists of two major parts: Hospital Insurance and Medical Insurance.

A. Hospital Insurance

Everyone 65 or older or who is entitled to Social Security benefits receives hospital insurance automatically after application unless they sign to be excluded.

1. Hospital Insurance Provisions

a. Bed patient in a hospital
b. Bed patient in a skilled nursing facility
c. Bed patient at home receiving services from a home health agency.

2. Hospital Insurance Benefits

a. Up to 90 "hospital days" for each benefit period.
b. Up to 100 "extended care days" for each "benefit period."

3. Benefit Periods

Benefit period is a period of time for measuring use of hospital insurance benefits. Benefit periods end when individuals are no longer a bed patient in a hospital 90 days in a row. The new benefit period begins the next time a person enters a hospital after being out of a hospital 60 days. There is also a lifetime reserve of 60 additional hospital days if more than 90 days of hospital care in the benefit period is ever needed. There is no limit to the number of covered benefit periods as long as the individual is entitled to hospital insurance protection.

4. Extended Care

Hospital insurance benefits may be paid for post-hospital extended care, provided certain requirements are met. The following five (5) conditions all have to be met:

a. The individual has been in a hospital for at least three days in a row before the transfer to the skilled nursing facility.
b. The reason for transfer to a skilled nursing facility is because care is required for a condition that was treated in the hospital.
c. The individual has been admitted to the skilled nursing facility within a short time after discharge from the hospital (usually within 14 days).
d. A doctor certifies that skilled nursing or rehabilitation is needed on a daily basis.
e. The skilled nursing facility's Utilization Review Committee or organization does not disapprove of the stay.

5. Home Health Visits

Hospital insurance benefits may be paid for up to 100 home health visits after the beginning of a benefit and before the beginning of the next. However, the following six (6) conditions must be met:

a. The patient was in a qualifying hospital for at least 3 days in a row, excluding the day of discharge
b. The home health care is for further treatment of a condition treated in the hospital or skilled nursing facility.
c. The home health care includes part-time skilled nursing care, physical or speech therapy.

d. The individual is confined to his home.
e. A doctor decides the individual requires home health care and sets up the home health plan for the individual within 14 days from discharge from the hospital.
f. The home health agency providing the service participates in Medicare.

6. Items not covered by Medicare hospital insurance.

a. Services or supplies not necessary for treatment or diagnosis of the illness or injury.
b. Doctor bills (covered if the individual has Medicare medical insurance).
c. Private duty nurses.
d. The first 3 pints of blood the individual receives in the benefit period.
e. Any convenience or luxury items, such as telephone, television, etc.
f. Custodial care, such as help with bathing, dressing, etc.
g. Homemaker services or meals delivered to your home.

7. Individual Costs

a. The first $124.00 of each new 90 day benefit period is paid by the individual.
b. The individual also pays $31.00 per day from the 61st to 90th day.
c. The individual pays $15.50 a day from the 21st through the 100th day for care in a skilled nursing facility, if the post-hospital stay is more than 20 days.
d. The individual pays $62.00 per day of the 60 additional lifetime reserve.

B. Medical Insurance

Medical insurance covers a substantial part of the health items and services not covered under the basic plan. It provides insurance protection covering physicians' and surgeons' services, additional home health services and a variety of medical and other health services. People who are entitled to medical insurance are automatically given coverage, unless they specifically refuse it. These people will be notified that they have until a certain time to decline medical insurance.

1. Medical Insurance Benefits

a. Payments of <u>reasonable charges</u> either to or on

behalf of the patient for:

(1) physician's services, including surgery
(2) medical and other services furnished by hospital, skilled nursing facility or home health agencies that are not participating in the hospital insurance plan.

b. Payments on behalf of a patient for the reasonable cost of the following:

(1) home health services for up to 100 visits during a calendar year if all of the following conditions are met:

(a) the individual requires skilled nursing care, physical therapy, or speech therapy
(b) a doctor determines the individual requires the services and sets up the home health care
(c) the individual is confined to his home
(d) the home health agency providing the services participates in Medicare.

(2) outpatient hospital services in an emergency room, or outpatient clinic for diagnosis and treatment
(3) certain other health services prescribed by your doctor, such as diagnostic services; X-rays, or other radiation treatments, surgical dressings, and other medical equipment.
(4) certain ambulance services
(5) certain chiropractor treatment
(6) certain home and office services by licensed therapists.

2. Items Not Covered

a. Services or supplies not necessary for diagnosis or treatment of an illness or injury
b. Yearly or routine checkups
c. The individual's prescription drugs and medicines
d. Eye examinations and eye glasses
e. Hearing tests and hearing aids
f. Routine dental treatment and dentures
g. Homemaker services or meals delivered to the individual
h. Full-time nursing in the individual's home
i. Orthopedic shoes
j. Personal comfort items
k. The first three (3) pints of blood the individual receives in any one calendar year.

3. Enrollment Periods

   a. The initial enrollment period is based on the time when a person is first eligible to enroll, usually the time he attains age 65 or the 25th month of disability entitlement.
   b. The general enrollment period is that time during which a person who failed to enroll during his initial enrollment period may enroll.
   c. The enrollment period is during January, February, and March of each year. The insurance coverage does not become effective until July 1 of that year.
   d. If an individual declines to take medical insurance coverage during the initial enrollment period, one general enrollment period is the only other opportunity available for acquiring medical insurance coverage. The amount of premium is also increased by 10% for each year the individual declines medical insurance coverage.

4. Medical Insurance Costs

   a. The basic premium cost for medical insurance increased to $7.70 per month as of July 1, 1977. This amount is deducted from the monthly Social Security or Railroad Retirement benefit check.
   b. A deductible charge of $60.00 must be paid by the individual for benefits received during each year.
   c. The individual is responsible for 20% of any additional charges after the first $60.00 of reasonable charges. The medical insurance will pay 80% of the reasonable charges received during the benefit year.
   d. It is important to note that medical insurance pays only the reasonable charges for benefits included in the plan. If physician or other services costs exceed what are considered reasonable by the insurance company, the individual must pay the difference.

5. Exceptions to Covered Charges

   There are four exceptions to the above covered charges.

   a. If the individual is a hospital patient, medical insurance pays 100 per cent of the reasonable charges for services of doctors in the fields of pathology and radiology. These charges are not counted toward the deductible.

b. After the deductible has been met, medical insurance pays 100 per cent of the reasonable charges for home health services.
c. Medical insurance payment for services of independent physical therapists is limited to a maximum of $80.00 in reasonable charges in any one year.
d. Medical insurance's maximum payment for physician's psychiatric services outside a hospital is limited to $250.00 during any one year.

C. Advantages

1. Reduced medical costs for those eligible

2. May lead to better medical services than the elderly would be able to afford otherwise.

D. Disadvantages

1. Must make a monthly payment for the medical insurance

2. Benefits in some cases may need to be supplemented by other insurance policies, such as a private policy.

II. MEDICAID

The federal government makes monthly cash payments to people in financial need who are 65 years and older, blind or disabled. These payments are called Supplemental Security Income (SSI). Medicaid is the health insurance part of SSI.

A. Major Provisions

1. In-patient hospital care in hospitals that meet Medicaid standards

2. Out-patient hospital services

3. Physicians services for diagnosis and treatment of illness or injury

4. Skilled nursing home care

5. Laboratory and X-ray services when a physician prescribes them

6. Drugs prescribed by a physician

7. Whole blood not available from other sources.

B. Other Services

Certain other medical services including home health services (up to 100 visits during a calendar year); appliances needed for treatment, rental or purchase of medical equipment that the physician prescribes; ambulance service needed because of the patient's illness or injury; and artificial eyes, arms, legs and braces.

C. Eligibility

Information on SSI eligibility can be obtained from the nearest Social Security office. The Social Security office can then direct individuals to appropriate agencies for information on obtaining Medicaid assistance.

III. PRIVATE HEALTH INSURANCE

For the elderly who want more health coverage and protection than is provided with Medicare - private health insurance policies are available. The elderly, often have increasing medical needs and more frequent hospitalizations, and need to be especially aware of the types of health insurance coverage.

A. Basic Plans

There are two basic health insurance plans that an individual can have.

1. Group Plans

A group plan is when a group of people are insured under one policy. This policy may be offered by employers, labor unions or professional groups. When the employee leaves the job or organization, group insurance may no longer be available.

One of the advantages of group insurance is that the premiums are lower. This is because insurance companies can administer the plans more economically. The employer or group often pay for part or all of the premiums. In most cases, individuals are eligible regardless of their physical condition.

2. Individual Plan

The individual or family plan is obtained directly from an insurance company. Individual plans are designed so they fit the particular needs of a person or family. With individual plans, it is important to know the provisions for renewing the policy. Premiums are higher for individual plans than for group plans.

B. Provisions for Renewing Policy

1. Guaranteed Renewable

Some policies are guaranteed renewable. This means that up to a specified age as long as the premiums are paid promptly, the individual is covered under the plan. The premium rates cannot be changed or raised for any individual, unless it is changed for all policy holders with the same benefits and plans.

2. Non-Cancellable Guaranteed Renewable

With this provision, the premium rate cannot be changed nor can the policy be canceled. Some policies which claim "non-cancellable" may choose not to renew a policy on the anniversary date of the policy. A careful review of the policy is required to determine the exact interpretation of this provision of the policy.

3. Optionally Renewable

The company has the option to renew and/or cancel the policy. This is the least expensive type of policy.

C. Policy Review

Family health insurance needs change. Policies should be reviewed periodically in terms of the family's current situation and the high cost of medical care. It is important to know current needs and goals in relation to health insurance and to be sure the policy will meet these needs. Policies that were right when there were dependent children at home are not necessarily the best ones for the elderly. Premiums should not be paid automatically without checking to see if the plan is in keeping with current needs.

Always read the policy carefully. Most insurance policies are written in a style that is difficult for the average consumer to comprehend. This is especially true in the sections of the policy which limit or restrict payments the company makes. Ask family, friends or professionals to help interpret the policy if the terminology is confusing.

It is important to know if there is a waiting or a probationary period before benefits are payable. If they are payable on the occurence of certain conditions, know what these conditions are. Know when the benefits begin.

Deal only with reputable insurance companies - usually the larger ones or ones that have been in business longer. Be sure the company is licensed in the state. This information may be obtained from the state insurance commissioner or department.

Many insurance policies state that they will reduce benefits at age 65. Very few insurance companies will pay for benefits covered by other insurance companies. Many insurance companies have policies which pay for expenses not covered in Medicare. Carefully review Medicare coverage and select a policy that will fill the gaps.

D. Types of Coverage

1. Disability Income Insurance

Disability income insurance is designed to replace earnings lost because of the disability of a breadwinner. It provides a family with a continuing income while the breadwinner is unable to work. It may come from insurance, or from the employer's salary, continuation plan or a combination of the two. However, for the elderly, this type of insurance is not normally used.

2. Hospital Insurance

Hospital insurance provides benefits for hospital care. There are usually two types of service: (1) Daily room and board, routing nursing services, and minor medical supplies; and (2) additional related services, such as lab tests, X-rays, drugs, operating room fees, etc. These services are billed as miscellaneous or ancillary expenses.

Know the following aspects of your policy:

a. The number of days covered. This usually ranges from 70 to 365 days or longer.
b. How much is covered for room and board per day. Find out the rates of local hospitals and get a policy with benefits that are in line with these rates.
c. How much is paid for related services. Usually the benefit for these additional services is expressed as being so many times the room and board benefit.
d. What the provisions are for renewing the policy. Know the exclusions or limitations.

3. Surgical Insurance

Surgical insurance helps pay for the cost of operations, surgeons' fees and related services. Surgical insurance is usually sold in conjunction with a hospitalization policy.

Observe the following guides for surgical insurance:

a. Choose a policy in line with surgeons' fees in the local area.
b. Know what the benefits are and the limitations of the policy.
c. Know what surgical services are covered and if the benefits apply if the operation is not performed in the hospital.

4. Physicians Insurance

Physicians insurance is generally combined with hospital and surgical expense insurance. It helps pay for a specified number of in-hospital visits. Some policies provide benefits for home and office visits.

Reminders for the policy:

a. Know how many visits per illness are covered and how much will be paid for each visit.
b. Know if there is a deductible amount that must be paid before benefits begin.

5. Major Medical Insurance

Major medical insurance protects against serious and prolonged illnesses. It helps pay for almost all types of care and treatment prescribed by physicians in and out of hospitals. For example, it covers hospital services, physician's treatment and specialist consultation and care, X-rays, drugs, lab tests, etc.

Know about the following aspects of the policy:

a. How much deductible has to be paid by the policy holder before benefits start.
b. What the co-payment clause is. This means the insurance company pays 75 to 80 per cent of the expense left after the deductible.
c. The maximum amount the policy will pay. Check to see if the same benefits will be available after recovery.

d. Whether the deductible amount is for the calendar year or for the illness or injury.

IV. MAIL ORDER HEALTH INSURANCE

A. Description

Insurance policies are offered in the mail by some companies. Policies are sent as advertisements in various magazines and newspapers. The typical mail order health insurance plan offers low cost insurance with no regard to passing a physical examination. This is particularly appealing to senior citizens. For a "few cents a day" it offers comprehensive coverage with no limitations.

There are many legitimate offers for mail order health insurance. But this is a made-to-order situation for fraud.

B. Guidelines for Policy Review

The elderly consumer should keep the following reminders in mind when looking at mail order insurance:

1. Read the policy carefully. Do not be misled by complicated language. Consult family, friends or professionals. After an accident or illness, it is too late to realize that the coverage is really not suitable or existent. If the terminology seems especially vague, beware!

2. Understand and know the definition of the terms used in the policy. For example, some mail order policies have defined "hospital" in such a way that more than 80 per cent of the hospitals in the country do not qualify as hospitals.

3. Check to see if all the claims made in advertising are supported in the fine print of the policy.

4. Analyze advertisements. They may fail to include the exceptions, conditions and limitations of the policy. Benefits may be payable only under certain conditions. Know what these conditions are, if any.

5. Know the risks insured against. This is the most important part of the policy.

6. Know if the premiums remain the same over the years. The initial premium rates may seem low when in actuality they increase over the years. Get a complete schedule of what the premium payments will

be from the company. Compare it to the advertisement. Remember that low rates do not mean a company is honest, it may mean they reject most claims.

7. Know what the provisions are for renewing, canceling, or terminating the policy. Despite the promises of "Guaranteed Continuable" or something like "Only you can Cancel," a company can cancel a policy or raise the premium rates under certain conditions.

8. Check the waiting or probationary period before health benefits become payable. Some may fail to mention.

9. Know what effect pre-existing health conditions have on insurance coverage. Because policy holders do not have a physical examination, the company may say there was an injury before the policy was purchased and was not reported to the company. They may refuse to pay.

10. Be sure a health form, if required, is filled out completely and accurately. The definition of pre-existing condition could be so broad that a broken toe would be a pre-existing condition to heart trouble.

11. Beware of ads that imply that their company is related to Medicare. Private companies are in no way connected with Medicare and will not effect benefits under Social Security.

12. Be sure the benefits that the ad refers to are only for the policy being considered and not more than one policy. A copy of what seems to be an actual policy may be received in the mail with an individual's name and address on it. Remember, it is an advertisement and the individual is under no obligation to the company.

13. Check with the state insurance commissioner to see if the company is licensed before buying a mail order policy. If the company is not licensed, then the commissioner will have no control or supervision over the company.

The state is the chief agency for regulating insurance rates and practices. The Federal Trade Commission's authority extends to stopping misleading and deceptive sales and advertising practices of mail order insurance companies in states where they are not licensed.

14. A serious problem of mail order insurance is that it causes people to abandon their regular insurance policies. Regular policies may have higher costs but generally give greater benefit protection.

V. LIFE INSURANCE

It is easy to become confused with the many forms of insurance offered by life insurance companies. Basically, all types can be categorized as providing either term or permanent protection. Permanent insurance carries a cash value and usually a more stable premium level. Term insurance builds no cash value and is an inexpensive way to provide protection early in life. The cost of term insurance generally increases with age.

The main objective of life insurance is to provide protection in the event of the early death of the bread winner. Permanent or cash value policies also offer one means for accumulating savings. For better understanding of policies held by elderly persons, types, terminology, and benefits are reviewed and summarized in the following sections.

A. Types of Permanent Insurance

1. Whole or Straight Life

The duration of the policy is usually from issue date until the policy holder reaches 100. If the policy holder survives after the termination of the policy, and he maintained the premium payments during this time, then the insured will receive payment equal to that which would have been paid to his beneficiary. If the insured was 25 at the date of issuance, then the duration of the policy would be 75 years.

2. Limited-Payment Life

With this type of cash value insurance, the insured can choose to pay premiums for only a certain number of years (normally 10,20, or 30, or until a certain age, 60 or 65) but the protection extending for the duration of the policy. The premiums are usually higher and the policy builds up cash value quicker.

3. Endowment

This type of insurance provides protection for the insured and also allows for the face value to be paid prior to death. Such a policy is usually for people who need money later on, say for their children's education. Premiums are highest for this type of cash value insurance.

B. Characteristic Features of Policies

1. Face Amount or Face Value

The face amount of the policy is the amount payable at the time of death of the insured.

2. Premiums

The annual premium is the total amount paid by the policy holder each year. The premiums are the same every year. Premiums can be discontinued and the policy converted to cash value, paid insurance or extended term insurance.

3. Savings

If the policy holder cancels the policy, he is entitled to receive the cash value of the policy. This amount will depend upon the length of time the premiums have been paid. The cash value grows as the policy gets older. If the policy is kept until maturity date, the cash value should be equal to the face amount. The policy holder may borrow against the cash value of the policy

4. Protection Element

The protection element of a policy is the face value minus the cash value. For instance, if an individual policy has a face value of $20,000.00, and after 30 years, the cash value is $12,000.00, then the actual protection would be only $8,000.00. This $8,000.00 is the amount over and above the actual cash value of the policy. The cash value of the policy increases as the policy matures, while the life insurance protection decreases.

5. Participating and Non-participating Policies

A participating policy is one that pays the policy holder dividends. The dividends result from a part of the premiums not needed by the insurance company for its reserves, losses or expenses. It is considered a refund of overcharge by the Internal Revenue Service and thus is not taxable. If dividends are left with the insurance company, interest paid on the dividend accumulation is taxable as income. These policies are sold by mutual companies.

A non-participating policy is one which does not pay dividends. For this reason, the policies have lower initial premiums than participating policies. Non-participating policies are sold by stock companies.

6. Cash Loans from a Policy

If the insured borrows against the cash value of the policy, and death occurs before the loan is repaid, then the beneficiary will only receive the difference between the face value minus the loan. This amount may be significantly less than the face value of the policy.

7. Premium Payments

Policy premiums are usually less expensive if paid in fewer installments. For example, a policy with an annual payment of $175.00 may cost $182.00 if paid in 2 installments. It may cost $185.00 if paid in 12 monthly payments.

C. Term Insurance

Term insurance provides for protection of the insured in case of death, but the policy has no cash value or savings element against which the policy holder may borrow or cash in.

Protection is provided for a limited number of years, usually a five or ten year term.

Term insurance, since it has no cash value, provides the maximum protection for the money. At the end of each term the policy must be renewed, converted, or discontinued.

1. Renewable Term Insurance

The most common type of renewable term insurance is a five year term. Five year renewable term means the policy may be renewed or continued for one or more additional five year periods after the original expiration. In other words, it is continued with no questions asked about the insurability of the policy holder. Premiums increase with each new term.

Most policies are renewable until age 65 or 70. Most five-year renewable policies are also "convertible," that is, may be exchanged without evidence of insurability for a cash value or permanent type of policy.

2. Decreasing Term Insurance

The face amount of the policy is reduced in stages over a certain period of time. This type of insurance is provided for protection on a diminishing mortgage

balance or installment loan. Decreasing term can normally be converted to some type of cash value policy.

D. Riders Attached to Policies

A rider is an additional provision which can be added to a policy, usually for an additional cost.

1. Waiver of Premium

Some riders provide for a waiver of the premium if the policy holder has been totally disabled for 6 months. During disability, the premiums are waived, but the cash value, dividends, and face amount continue as if the premiums were being paid.

This rider may prove extremely valuable if the individual is injured and disabled, and has a reduction in income and/or heavy additional expenses.

2. Double Indemnity

This rider provides for the beneficiary to receive the face amount of the policy, plus (usually) an amount equal to the face amount of the policy, in the event of an accidental death. However, care needs to be taken because some types of deaths are not included in the term "accident."

3. Guaranteed Insurability

This rider provides for the purchase of additional life insurance at certain specified dates in the future. It includes the dates when the policy holder may increase his coverage with no questions asked. However, as one ages, the dates become less frequent, and the older policy holder has fewer opportunities to increase his coverage. For example, if the basic policy was $5,000.00 and the option date was available, then the policy holder could increase the coverage by only $5,000.00.

The premiums for additional insurance purchased on option days depend upon the age of the policy holder at the time he exercises the option. The older one is when the policy is purchased, the higher the premiums.

E. Annuities

An annuity is a type of investment offered by life insurance companies to individuals. It is designed to provide guaranteed payments at regular intervals to the

annuitant for the remainder of his life.

1. Purchase Methods

   a. Annuities may be purchased prior to retirement through an investment program.
   b. Annuities may be purchased at the time of retirement by making a cash payment.
   c. A life insurance policy can be used to buy an annuity, either as a settlement option available upon surrender of the policy for its cash value or as the beneficiary of the proceeds of the policy.

2. Major Alternatives

   a. A fixed annuity provides a guaranteed income of fixed amounts for each payment period determined in advance by the annuitant.
   b. A variable annuity provides regular payments for the lifetime of the annuitant, but the amount will vary depending upon the experience realized by the annuity company in handling a portfolio of securities.

3. Annuity Options

   a. Several annuity options are available to the annuitant such as a straight life annuity, a joint-and-survivorship annuity, an annuity with a specified number of years certain, and others.
   b. The options basically vary depending on the amount of income left over (if any) for contingent beneficiaries in the event the annuitant dies.

4. Advantages of Annuities

   a. Guaranteed income is provided for the remainder of the person's life and thus provides some income protection to an individual regardless of how long he lives.
   b. While an annuity is being purchased, it is possible for an individual to save and build up his investment of a tax-deferred basis.
   c. A variable annuity may provide a hedge against inflation.

5. Disadvantages of Annuities

   a. Fixed annuities have a low return and inadequate provisions for inflation.
   b. Variable annuities are risky in that monthly payments depend upon the performance of the securities over the life of the annuity.

F. Advantages and Disadvantages of Basic Types of Insurance

1. Cash value provides protection with savings (cash value of the policy). Term insurance only provides protection.

2. Term insurance premiums increase with age at the time of its renewable date. Cash value life premiums usually stay the same.

3. Term insurance premiums are usually lower than cash value premiums in the early years of the policy, however, term premiums increase with age.

4. Term insurance usually matures or stops at age 65 or 70. Cash value life provides protection for one's entire life.

5. Term insurance can be purchased as decreasing term for specific problems, such as mortgages or debts.

6. As an investment, cash value life insurance has a low rate of return. Rates are rarely over 3 or 4 per cent per year.

G. Insurance at Retirement

1. When the insured reaches retirement age, he should review and evaluate his life insurance policies.

2. At retirement the insured may no longer require life insurance, if there is no young family to protect.

3. The insured may cash in a paid-up policy and place the money in a savings account which will have a higher rate of return. Or the insured may request monthly payments made to him from the insurance company.

4. Both husband and wife sbould know where all insurance policies and papers are kept.

H. Death Claims

1. While death benefits from insurance are not subject to federal income taxes, they are subject to estate taxes.

2. At the time of death, the beneficiary should notify the insurance company or its agent of the insured's death. The beneficiary may request either a lump sum payment or delayed payments if the policy owner

did not previously specify which type of beneficiary payments are to be made.

3. If the insured dies by suicide within a specified period, usually two years, only the premiums are returned to the beneficiary. After this period, the face value is paid to the beneficiaries.

VI. AUTOMOBILE INSURANCE

Automobile insurance usually is made up of any of the following categories

A. Liability

Liability insurance provides coverage for bodily and property damage up to the limits specified in the policy. This is usually written as 20/40/10. The numbers are multiplied by $1,000.00 for the limits of the policy. The first number refers to the maximum amount the insurance company will pay for an individual coverage (for example, $20,000.00). The second number refers to the maximum amount payable for property damage in any one accident ($10,000.00).

There are no minimum amounts required in Texas for coverage. However, the driver has to be financially liable for up to $20,000.00. An insurance policy is the most common way of meeting this liability.

B. Medical Payments

Medical, hospital, and funeral expenses of auto accidents are paid regardless of who was at fault. If the individual has this type of coverage, then it covers anyone riding in his car, as well as the insured and others in the individual's family, or if you are hit by another car, or if the insured is riding in another car. The rates vary according to the amount of coverage desired.

C. Uninsured Motorist Coverage

This type of coverage protects the insured and passengers in the owner's car if injured by an uninsured driver or a hit-and-run driver, but only if the other driver is liable due to negligence. Rates vary according to the amount of coverage included in the policy.

D. Collision Coverage

This coverage provides payment for losses to the owner's car due to collision or involvement in a single car accident. The other driver's insurance (if he has

insurance) will pay for damages if he is liable for the accident or damage. This coverage is valuable for unavoidable accidents, or when fault can not be proven.

Policy holders normally must pay a deductible amount toward the total accident estimate. If he or she has $100.00 deductible, then the policy holder will have to pay the first $100.00 toward the car repairs or body repairs. Premium rates are affected by the size of deductible chosen.

E. Comprehensive Coverage

This coverage provides for damages due to theft, fire, vandalism, hail, hurricane, etc. Rates vary as to amount of coverage and are sometimes higher in areas of the country where crime or vandalism, etc., is more prevalent.

F. Towing

This provides funds to reimburse the insured for towing expenses. It may be included in the Comprehensive coverage. This amount is normally limited to a set figure.

G. Safe Driving

Some insurance companies provide for discounts on premiums to the insured for non-accidents, traffic tickets, etc. This may result in savings on premiums.

H. No-Fault Auto Insurance

No-fault auto insurance is designed to provide fast and adequate payments for financial losses caused by auto accidents. With no-fault, the insured does not have to worry about who was at fault in the accident, whether the insurance policy will cover the accident, etc. In no-fault, the insurance company would pay losses; the other person's insurance company would pay for his losses. No-fault replaces liability, which is protection for other people one injured by the policy holder. Under no-fault, one can only sue for the pain and suffering caused by serious injuries.

I. Defensive Driving Courses

Insurance premiums can be reduced by as much as 15% if individuals take advantage of locally offered defensive driving courses.

VII. PROPERTY INSURANCE

A. Homeowners

1. Damages or loss to home.

2. Protection for damage to other structures on the homeowner's lot.

3. Protection for loss or damage to personal property, such as household contents, personal belongings (new or used), etc.

4. Protection for damage or loss of personal property while away from home.

5. Coverage for additional living expenses, such as when the house cannot be occupied due to damage.

6. Protection for personal liability, such as due to accidents, falls, dog bites, law suits, etc.

B. Renters

1. Renters insurance provides for protection when the individual rents an apartment or house.

2. The protection for renters is the same as found in items 3 through 7 above in the Homeowners section.

C. Exclusions

1. Floods

This protection is purchased from the Federal Government.

2. Some policies exclude certain acts of violence or conditions from coverage in the policy, such as earthquakes, nuclear accidents, etc.

D. Reminders

1. Review the policy. Make certain that it provides adequate protection, due to the rising costs, and increase in the value of home.

2. Determine if the policy provides enough protection for personal property.

VIII. SOURCES OF ASSISTANCE

A. General

1. Help: The Useful Almanac (1977, $4.95)
   Arthur E. Rowse (Ed.)
   Consumer News Inc.
   813 National Press Bldg.
   Washington, D.C. 20045

2. Money Book (1975, $5.95)
   Sylvia Porter
   Avon Books
   Hearst Corporation
   959 Eighth Avenue
   New York, New York 10019

3. Shopper's Guidebook (1974, $3.50)
   Herbert S. Denenberg
   Consumer News Inc.
   813 National Press Bldg.
   Washington, D.C. 20045

B. Specific Areas

1. A very good pamphlet available on Medicare. Write for:

   A Brief Explanation of Medicare
   HEW Publication No. (SSA) 76-10043
   U.S. Department of Health, Education, and Welfare
   Social Security Administration
   Washington, D.C.

2. Heartline's Guide to Health Insurance ($1.50)
   Heartline's Guide to Medicare ($1.50)
   8514 N. Main St., Dept. RTS
   Dayton, Ohio 45415

3. Life Insurance:
   A Consumer's Handbook (1973, $6.95)
   Joseph M. Belth
   Indiana University Press
   Bloomington, Indiana

4. For more detailed or complete information on Medicare,

   Social Security Handbook ($4.30)
   Superintendent of Documents
   U.S. Government Printing Office
   Washington, D.C.

5. Your Medicare Handbook
   Local Social Security Office

6. The interested consumer should ask for the most current and updated pamphlets, since the benefits and deductions change frequently, to keep up with inflation.

LOCAL INFORMATION SUPPLEMENT

I. HOSPITAL COSTS

In Lubbock, semi-private rooms usually range from $55.00 to $63.00 per day and private rooms range from $63.00 to $74.00 per day.

II. INSURANCE

A. For information or complaints contact the State Insurance Commissioner.

State Board of Insurance
Claims and Complaints
Business Practices and Enforcement Division
1110 San Jacinto
Austin, Texas 78786

Phone 512/475-2444

B. Complaints should be in writing and include the name of the company or agent, policy number, and a brief description of the matter in question.

III. MEDICAID

Information and pamphlets on Medicaid benefits and eligibility are available at the Texas Department of Human Resources (formerly, Dept. of Public Welfare), Box 10528, Lubbock, Texas, 79408. Phone 762-8922, Ext. 201.

IV. SOCIAL SECURITY

The Lubbock Social Security office is located on the first floor of the Federal Office Building, 1205 Texas Ave. Phone 762-7365.

Chapter 10

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LOCAL INFORMATION SUPPLEMENT

HEALTH CARE

Older citizens spend a larger percentage of their income on medical care than any other age group. Approximately one-eighth of the hypothetical lower cost budget for a retired couple, in 1975, was spent for medical care. Many families spend much more than this. Wise consumer decisions can help reduce health care spending as well as ensure better health conditions. The following pages contain information to help make those decisions.

I. NON-PRESCRIPTION DRUGS

Non-prescription medicines are drugs and devices sold over-the-counter (OTC) without a doctor's prescription. Drugs include everything from sleeping pills to vitamins.

A. Labels on Over-the-Counter Drugs

1. All medicines have a potential for harm as well as good. It is extremely important to read the labels on them carefully and thoroughly.

2. Information on OTC drug labels include:

   a. Name or statement of identity of the product
   b. Net quantity of contents
   c. Active ingredients
   d. Name and place of business of the manufacturer, distributor, or packer.

3. Directions for safe use by the consumer. These include an indication of the symptom to be treated plus dosage information, such as:

   a. Individual dose or unit dose
   b. Schedule for taking medicine
   c. Maximum dose that can be taken safely in a day
   d. Limit on the length of treatment (or number of days it can be taken).

4. Warnings

   Many OTC medicines should not be used by people with certain health problems, and the labels contain a warning. Example: "CAUTION: Should not be taken by persons with high blood pressure, heart disease, diabetes, or thyroid disease unless directed by a doctor." Read warnings carefully. A drug that is safe for one could be dangerous for others.

5. Side Effects

   Labels on OTC medicines tell about side effects, or

unwanted reactions which may occur. For example, some medicines may create drowsiness, and the label will suggest not driving or operating machinery when taking the drug.

6. "If symptoms persist . . ."

Non-prescription drugs should only be used for minor, temporary ailments. Prolonged use beyond the period advised on the label may be masking the symptoms of a serious disease.

7. Careful Use and Storage

It is best to read the label again each time medicine is taken. Read in a good light and wear glasses if this is normal for reading. Avoid medicine mix-ups by keeping bottles separate from household cleaning agents, and other medicines. Use only on a regular schedule established on label. Remember, sometimes additional information about the drug accompanies the bottle on a sheet of paper in the box.

B. Common Drug Use Problems

1. Over-use of Drugs

OTC drugs are safe in the recommended dosage, but they may be extremely dangerous in large overdose. For example, continued, excessive use of some pain-killing drugs has been found to cause severe and irreversible kidney damage. Over-medication of symptoms, such as continued use of laxatives to relieve constipation, may mask the underlying cause.

2. Combining Drugs

a. The combined effect of two or more drugs on the body can be very different from the action of each drug taken separately. Sometimes combining drugs can produce dangerous--even fatal reactions. This is because each drug not only acts on the body, but may act upon and increase the effect of other drugs, a condition known as "potentiation."
For example, aspirin increases the "blood-thinning" effect of an anti-coagulant. For that reason, a patient with heart disease who has been taking an anti-coagulant under his doctor's supervision may risk the serious complication of hemorrhage if he uses aspirin whenever he gets a headache.

b. Patients who regularly take a prescription medication should seek and follow the doctor's

advice in using OTC drugs. Pharmacists may also whether an OTC drug can be safely used in combination with the patient's prescription drug, or whether two or more OTC drugs can safely be taken in combination.

c. Alcohol is another substance that can increase the effect of a drug. Hypnotic drugs, such as sleeping pills and antihistamines, are examples of drugs that interact with alcohol, producing potentially harmful results.

d. It is not unusual for elderly persons to be taking as many as 10 drugs at a time, hence, careful professional guidance is crucial.

3. Drug Action and Body's Reaction

At the same time a drug is acting on some function or part of the body, the human body is doing something to the drug. Normally, the body will limit the drug's duration of action and effectiveness and then excrete it. This normal function, called "detoxification," requires the proper performance of organs such as the liver, kidney, or lungs. If an individual cannot detoxify the drug--because his body is not reacting properly, because he has taken too much medication, or because of other complications--the drug's action may be much more prolonged and severe than desired. Some drugs act by interferring with normal body functions, which must be restored to normal after the drug is stopped. If the misuse of drugs disturbs the delicate balance of the body's chemistry, then restoration of normal functions may be impeded.

4. Drug-Food Interaction

a. Only very recently has attention been given to the effect of food and drug interation. It is a problem of concern particularly to the elderly who typically use more drugs and take them longer than younger persons.

b. One basic type of interaction is that of pharmacological active substances in certain foods with certain medications. For example, certain types of anti-depressant drugs combined with foods including bananas, chicken livers, and avocados, can increase the risk of strokes, blood clots, and other life-threatening vascular problems.

c. A second basic type of interaction occurs when some drugs, taken over a long period of time, decrease the body's ability to absorb and use essential nutrients, leading to malnutrition.

Some laxatives, antacids, diuretics, and antibiotics have this ability. If taken, diet patterns need to be changed to accommodate the effect.

d. Whether a drug is taken before, during, or after a meal, with or without milk or a milk product, can also help determine its effectiveness.

e. Consumers need to question doctors carefully in order to determine whether a problem is likely to exist with their own medication.

C. Aspirin

1. For most people, aspirin is the most effective OTC medicine. Be aware that most products for temporary relief of arthritis pain contains aspirin.

2. Aspirin is widely misunderstood. People do not know what it can and cannot do. It can not only relieve the pain, but also reduce inflammation. It cannot cure arthritis.

3. It is misused. There is a special way to take it for arthritis, unlike a headache. The dosage and times of taking may vary. It is best to seek a doctor's advice in this matter.

4. The basic fact is that all aspirin brands are about the same.

5. There is also the generic vs. brand name controversy. Aspirin is the generic (or general) name assigned by the FDA. Bayer, for example, is a brand name. All aspirin products must meet the same quality test. Most aspirin are in five grain dosages.

6. Some aspirin products contain added chemicals, like caffeine, or are buffered. The FDA has completed a study comparing bufferin brand to plain aspirin. Experts found little or no difference between claims of buffered aspirin and regular aspirin.

7. With aspirin, as with many OTC drugs, consumers may pay more for the name on the label.

8. When buying aspirin, remember: The least expensive is as good quality as the highest priced. If possible, open the bottle before buying. If it smells like vinegar, don't buy. Buy only 25 to 100 tablets at a time. Unused over a period, all aspirin will lose potency.

9. Approximately 1/5 of the population is allergic to aspirin and the allergic response can occur at any time. Non-salicylate substitutes are available.

D. Vitamins and Minerals

1. Some physicians suggest the use of multivitamin supplements for nutritional "insurance."

2. Excess doses of vitamins can be dangerous, contrary to what many people think. The theory that large doses may do some good but cannot do any harm is false. Use single vitamin preparations only on a doctor's recommendations and follow his prescribed dosage.

3. Follow these guidelines for safe use of vitamins and minerals.

a. Store vitamin preparations (particularly those containing iron) out of the reach of children.
b. Treat a vitamin product as a drug. Follow the label instructions for dosage. If medical attention is thought needed, it should be sought.
c. Don't overdo fortified foods. Highly fortified food products - cereals, metered-calorie formulas, instant breakfasts - are essentially multi-vitamins in food form. If these products are used daily, skip the multivitamin supplement; it won't be necessary. However, as a rule, don't depend on fortified foods for supplements to balance the diet; knowledgeable menu planning is still the best way to achieve good nutrition.

II. PRESCRIPTION DRUGS

A. Definition

1. Prescription drugs are drugs that can be prescribed by a doctor and sold by a registered pharmacist.

2. Prescription drugs bear the Rx symbol.

3. Prescription drugs are generally more powerful than non-prescription drugs.

B. Questions to Ask

1. Because all prescription drugs must be prescribed by a doctor, this does not mean that the patient as consumer, should not be aware of exactly what is taken. When the doctor gives a prescription, answers to some

questions may be given without having to ask. But to get the best results from medical treatment, the following questions about any new prescription should be obtained.

a. What is the medicine (name and type)?
b. What results are expected from taking it?
c. How long to wait before reporting if there are no changes in symptoms?
d. Are there any cautions to observe while taking the medicine? Any foods or beverages or other medicines to be avoided? Any limitations on driving vehicles or operating other machinery?
e. Are there any specific instructions about how and when to take the medicine?
f. How long to continue to take?
g. Can the prescription be refilled? If it can, should the doctor be called before having it refilled?

2. Asking these questions of the doctor should not be construed as expressing doubt in the competency of the physician, but simply as an expression of interest in one's own health and well being. The consumer has a right to be informed, when it comes to health.

C. Brand Versus Generic

1. The "brand name" of a drug is the identifying mark of the particular company that is manufacturing the drug for sale. The brand name is the trade mark chosen by the manufacturer to identify his product and distinguish it from others. For example: Tetramycin is a brand name of Tetracycline.

2. The "generic name" of a drug is the drug's common name or the name assigned to the drug by the United States Adopted Names Council (USAN) and approved by the U.S. Food and Drug Administration.

3. Drugs ordered by brand names are sometimes more expensive than generic name drugs. Discuss this with the doctor. Get his advice on the prescription medication (brand or generic) that will do the most to clear up or relieve problem in the shortest amount of time, at the least possible expense.

4. There is no proof that all brand name drugs and generic name drugs are always of equal quality. The doctor will most often prescribe medication that he has used before and has had experience with and because he has confidence in the competence of the

manufacturer. Since drug quality isn't simply a matter of how a medicine is named or marketed, but by whom and how it is made, the doctor prescribes most carefully.

5. The Food and Drug Administration exercises a great measure of control over the development and production of prescription drugs. It is the largest and most sophisticated agency of its kind in the world. As a result of their studies, the FDA has concluded that, except for rare instances, chemically equivalent drugs which meet official standards will produce the same desired effects.

D. Labeling

1. When purchasing prescription medicines, before leaving the pharmacy, look at the label carefully. The following information should appear on it:

   a. The pharmacy's name
   b. The prescription number
   c. The patient's name
   d. How often and when to take the drug
   e. How much to take each time
   f. Special instructions (refrigerate, shake well)
   g. The doctor's name
   h. The date the prescription was filled
   i. The name of the drug (if the doctor says it should be put on the label).

2. Some special cautions regarding label directions:

   a. Always read the labels before taking any medicines; bottles often look the same.
   b. Never take medicines in the dark.
   c. Be sure to keep the label on or in the container.
   d. When pouring liquid medicines, keep the label side on the top so liquid won't pour down the side and blot out the print.
   e. Don't switch labels. If necessary, be very careful to get the correct medication in the container with correct label.
   f. If taking a tablet or capsule from more than one box at a time, close one box before opening the other so covers won't accidentally switch and thus mislabel the contents.

E. Ways to Get Most from Prescription Medicines

1. If a drug is not doing what the doctor expected it to do, check with him.

2. If after taking a drug, a new or unexpected symptom, such as nausea, headache, dizziness, etc. develop, report the problem to the doctor immediately.

3. If taking medicines, don't drink alcoholic beverages without first checking with the doctor as to whether or not the combination could be dangerous.

4. If preferred, the pharmacist may be requested not to put medication in a child-guard container. The consumer will be asked to sign a waiver stating that the safety container is not wanted. The doctor may also be asked to indicate on the prescription that an easy-to-open container is desired.

5. People with a small skeletal structure should inform doctors, especially if they are over-weight at the time. Drugs are prescribed by body weight, but sometimes body frame size is a better measure.

6. If the medication is to be taken for a long time, the doctor may be asked to prescribe a larger quantity in order to make it possible for the consumer to buy at a quantity discount.

7. Occasionally, one may medicate oneself with a prescription drug borrowed from another individual, a procedure not recommended by the medical profession due to the danger of developing serious side effects. A drug prescribed for one person should not be used by someone else.

III. MEDICAL DEVICES

Devices include everything from toothbrushes and false teeth to eyeglasses hearing aids. They can be purchased in pharmacies, supermarkets, or other stores.

The manufacturing and sale of health devices is not as strictly regulated by the FDA as prescription and non-prescription drugs.

A. Eyeglasses

Eyeglasses have the most stringent regulations of most devices, and can be very expensive to the consumer. Here are a few suggestions that may get the consumer the best value for his money.

1. Learn the difference between optician, optometrist, and ophthalmologist.

   a. An optician is a technician who makes eyeglasses according to a prescription from an optometrist

or ophthalmologist; he is not qualified to measure vision or examine eyes.

b. An optometrist (doctor of optometry) is a graduate from a college of optometry, the curriculum of which includes some disease detection so that he can make referrals. However, he neither treats medically nor surgically and is prohibited in all states from administering drugs. Therefore, he cannot dilate eyes for the purpose of internal examination and must rely on instruments.

c. An ophthalmologist, also called an oculist, is an M.D. who has had 12 years of college and training and specializes in disorders and diseases of the eye. He medicates and operates when necessary. Both ophthalmologists and optometrists measure optical efects such as nearsightedness, far-sightedness,and astigmatism; technically this measurement is known as a refraction. Both also prescribe and fit optical aids.

2. Before using the services of an optometrist or ophthalmologist, ask if he will give a prescription to fill elsewhere and how much he charges for the examination alone. While one may not choose to go to a separate place for the eyeglasses, the practitioner's willingness to let you is important.

   Roughly 40 per cent of the country's ophthalmologists and most optometrists, dispense eyeglasses. Thus, they face the temptation of overcharging and over-prescribing for captive customers. Among ophthalmologists dispensing eyeglasses, some have been reported to refuse to write prescriptions to be filled by others.

   Most optometrists, although they dispense eyeglasses, will write a prescription if asked. Only a few will duplicate lenses without re-examining your eyes; they are mainly so-called commercial optometrists who run specialty shops, operate leased departments in department stores, and where law permits, work for chains of optical retail stores.

3. Check into reputations and be sure a practitioner has a bona-fide degree and license. If eyeglasses are made by an optician, bring them back to the prescribing ophthalmologist or optometrist to be checked.

4. Compare prices on frames and lenses. As priceless as eyesight is, there are economics to be gained in comparisons of glasses among reputable practitioners. Safety lenses, for example, cost $1 to $6 more than regular lenses. For frames and lenses, optical

companies tend to be cheaper because of their volume of business. But they are not always geared to handle difficult prescriptions. "Shatterproof lenses should be required in all eyeglasses--except where the physician feels the glasses would not meet the visual requirements of a particular patient" says the Food and Drug Administration, in order to reduce an estimated 120,000 injuries a year from broken lenses.

5. Never buy eyeglasses in a dime store or any other non-prescription outlet. Some people think they can fit themselves with glasses. They may only make their eyes worse for the effort. Eyeglasses cannot be safely or accurately fitted by mail. No medicine can cure eye disease or correct poor vision.

B. Hearing Aids

1. Trying to correct for failure of a part of the body as delicate and complex as the ear requires the help of a physician or ear specialist. Many consumers are not aware of the differences among hearing aid specialists and sellers.

   a. Otologist--a physician specializing in ear problems only.
   b. Otolaryngologist--specializes in problems of ear, nose, and throat.
   c. Audiologist or clinical audiologist--university-trained, highly-skilled, non-medical specialist in measuring and testing hearing loss and counseling persons with hearing loss.
   d. Hearing aid dealer--specialist in selling many types of hearing aid equipment. Amount of training can vary widely.

2. The variety of certification and licensing procedures can also be confusing to the consumer.

   a. Audiologists receive a Certificate of Clinical Competence issued by the American Speech and Hearing Association (ASHA) - a professional group in the audiology field.
   b. Some dealers advertise audiology certification from the National Hearing Aid Society -- a hearing aid dealers association which, at minimum, may require a 20 week study course.
   c. In at least 42 states, licensing regulations establish qualifications and standards for hearing aid dealers. Enforcement, as well as the standards themselves, can vary.

3. In addition to a medical evaluation, the following guidelines will help consumers gain the greatest assistance in purchasing hearing aids.

   a. Request a trial period of 30 days before buying. Most reputable dealers will provide and the Federal Trade Commission has proposed to make this a legal requirement.
   b. Avoid dealers who promise to restore hearing. A hearing aid can only amplify sound.
   c. If an evaluation has already been made by an audiologist or physician, ask the dealer for a discount in return for not using dealer's testing services.
   d. Check the Veteran's Administration for free diagnostic service and hearing aids for service-connected persons.
   e. Do not count on much financial assistance from Medicaid or Medicare unless ear surgery is involved.
   f. Request a helpful pamphlet, "Facts About Hearing Aids" from the Better Business Bureau for more complete selection, costs, use, and care information.

4. Hearing aids cost upwards from $350 and their purchase should be a well-informed one. Avoid hard-sell methods and misleading advertisements.

C. Rental Plans

1. Elderly people may need to use medical equipment for a short period of time which would make renting more economical than purchasing the equipment. Prices at various rental agencies should be compared to get the most economical equipment to serve the need.

2. Veterans in receipt of compensation or pension from VA can check with the VA prosthetics office to see if they are eligible to borrow medical equipment.

3. Another organization which helps locate medical equipment is the National Easter Seal Society for Crippled Children and Adults, 2023 W. Ogden Avenue, Chicago, Illinois.

IV. MISLEADING AND FRAUDULENT HEALTH CLAIMS

A. Typical Claims

1. Through Advertising

   a. Most information which people receive concerning

non-prescription drugs and devices comes in the form of advertisements by TV, radio, newspapers, billboards, leaflets, and store advertisements. The consumer must also be aware that often even packaging is aimed toward promoting the product in the best light, rather than presenting clear and factual information.

b. Many forms of advertising induce the consumer to buy a product which is on sale, even if the consumer has no problem at the time. This is "over buying." It is a waste of money because the product may sit on the medicine shelf, never be needed, and lose its strength.

c. Various magazine ads promote fantastic weight reduction in a matter of days. A drastic and sudden weight loss is never healthy, and is usually a loss in body water content.

2. Cautions and other claims found to be fraudulent or misleading.

a. Cures for baldness among men, of which 90% is hereditary and can not be cured.

b. Chemical "Face Peels" that promise new youth but may bring permanent disfigurement.

c. No mail order truss or other self-treatment to firm a small rupture can be promoted truthfully as a cure or as permitting unlimited activity.

d. Home Epilators (devices for removing facial hair with an electric needle) should not be bought to use on oneself. While the device can effectively remove hair, it is not safe for use by anyone but a trained operator. Scarring may occur if not used properly.

e. There is no laxative that is safe for continuous use. So-called high colonic enemas also should be avoided since they are often ineffective and sometimes harmful.

f. There is no known drug that can truthfully be offered to the public as a cure for the tobacco habit. The most effective means is a program of self-discipline.

g. There is no drug or product for the self-treatment of pyorrhea or the soreness and bleeding of the gums.

h. Denture adhesives should only be used on the advice of a dentist. Prolonged use might disguise an actual change in the denture or in the mouth that would delay correction. In addition, adhesives that have been used for a long period of time may collect debris and bacteria which will irritate the gums and lead to infection.

i. Cold remedies cannot "cure" a cold.

j. Some non-prescription ointments claim to "shrink" or "cure" hemorrhoids. The truth is that they will not.
k. There is no known self-medication preparation which can legally be labeled as a cure for "kidney trouble," or "bladder trouble."
l. Most non-prescription sleeping pills work only for very mild cases of sleeplessness. They should be taken sparingly or not at all. Never buy sleeping pills that contain scopolamine; such pills can cause blindness.
m. Sometimes quackery even involves legitimate devices. It is practically impossible to get properly fitted eyeglasses or dentures by mail order. It is against the law for a company to send you dentures without being fitted for them in a dentist's office.

3. Always consult a physician before investing in a health device. Shop for the best quality for the best price.

4. See chapter on Frauds, Gyps, and Schemes for more information on handling such situations.

B. Arthritis and Arthritis Quackery

1. There are at least 50,000,000 Americans with some type of arthritis. There are 17,000,000 with arthritis severe enough to require medical care. Each year it claims 250,000 new victims. Frauds and rackets robbed arthritis victims of over $400 million last year alone. For every dollar spent by responsible organizations this year in legitimate research for the cause and cure of arthritis, more than $25 will be spent on useless quack "cures" and remedies.

2. The most widespread kinds of arthritis

a. Of the five most widespread kinds of arthritis, rheumatoid arthritis is by far the most serious, painful and crippling. The joints become inflamed, and the disease can spread. The symptoms appear and then go away for a few days. Unchecked, the intervals become shorter between attacks.
b. Osteoarthritis, on the other hand, is the most common form of arthritis. Usually it is mild. It seldom cripples, but it is uncomfortable. The disease does not spread, and is attributed to normal wear and tear.

c. But all forms of arthritis have a way of coming and going unpredictably. It is made to order for the health quack for this reason. The quack knows that if he administers treatment during a peak period, the pain will probably disappear by itself. Therefore, he claims a cure.

3. Some remedies promoted to the public include: copper bracelets, copper and zinc disks worn in the heels of shoes, proprietary drugs containing a variety of ingredients such as alfalfa seeds, herbs, vitamins and minerals, and books purporting to disclose various secret remedies for arthritis. These remedies, for example, have included such things as cod-liver oil and honey and vinegar.

4. There have been reports of door-to-door religious "Faith Healers," not to mention the Faith Healers that one must go out to see.

5. Many special clinics and health resorts have advertised treatment ranging from tonics, to sitting on benches in underground caves. A clinic in Missouri advertised a "drugless way to end misery." It emphasized arthritis treatment through colonic irrigation, physical therapy, Swedish massage (including salt rubs), electrical devices, and vitamin injections. All of these treatments were very expensive and quite useless.

6. Newly popular health treatments are acupuncture and special diets for arthritics. The Arthritis Foundation says that no diet can relieve the pain or cure the symptoms of arthritis. And while acupuncture when properly administered can help some arthritics, it has brought suffering and financial hardship to those who have fallen into the hands of unscrupulous and unskilled practitioners. Be sure to ask for a referral from the doctor before trying acupuncture treatments.

7. Every year thousands of arthritics travel to Mexico for a "cure." The treatment they receive there is a series of injections and pills, basically cortisone and/or Liefcort. While cortisone does relieve the pain of arthritis, its side effects can be so dangerous that severe injuries and deaths have occurred from the Mexican treatments. Liefcort, which contains cortisone and sex hormones, can be equally harmful.

8. It is important for the arthritis sufferer to realize that there is no cure for arthritis. However, early detection and proper treatment, or a diet imposed under a doctor's supervision can help the sufferer to lead a normal active life. Delay of proper aid can be tragic.

C. Dealing with Quackery

1. Recognizing Claims

Quackery has some well-defined characteristics. A "Yes" answer to any of the following questions, suggests victimization by quackery.

a. Is the product or service being offered a "secret remedy" or not available from other sources?
b. Does the sponsor claim that he is battling the medical profession which does not accept his wonderful discovery?
c. Is the remedy being sold from door-to-door, by a self-styled health adviser, or promoted in lectures to the public from town-to-town?
d. Is this "miracle" drug, device, or diet being promoted in a sensational magazine, by a faith healer's group, or a crusading organization of laymen?
e. Does the promoter tell about the wonderful miracles his product or services have performed for others?
f. Is the product or service good for a vast variety of illnesses, real or fancied?

2. Doing Something

If you suspect that you are the victim of quackery, there are a number of things you can do:

a. See a physician or inform the county medical society.
b. Get in touch with the Food and Drug Administration, either at its local office or at headquarters, 5600 Fishers Lane, Rockville, Maryland, 20852.
c. If the drug or device was promoted through the mail, inform the local Post Office.
d. Contact the Better Business Bureau.

V. PAYING FOR DRUGS

A. Pharmacy Price Variations

1. A pharmacy is a business. The purpose of a business is to make money. As a consumer, one should compare

prices at a pharmacy the same way one compares prices at a supermarket.

2. A pharmacist will figure prices in one of two ways:

   a. He'll charge a flat rate for filling the prescription
   b. He'll add a percentage to the cost of the drug, which will be his profit.

3. The price paid for a prescription will include not only the cost of the drug product, but also the professional services of the pharmacist and other expenses involved in the operation of the pharmacy. Example: 24 hour-a-day availability, free home delivery, credit, discounts to persons over 65, etc.

4. The consumer needs to decide what pharmacy best fits his needs on the basis of convenience and services as well as price.

5. Beware of clinics which have their own pharmacies and do not write prescriptions to be filled outside the clinic. Often prices here are higher.

B. Mail-Order Drugs

1. Prescription and non-prescription drugs can be purchased through high-volume, mail-order drug firms at prices generally below those of regular retail outlets.

2. The mail-order firms are licensed and regulated. They vary somewhat in membership requirements, charges for postage, billing procedures, and services offered, some of which are not available from neighborhood druggists such as computer record-keeping.

3. Mail-order purchasing is an advantage to persons who may be invalids, lack transportation, or need an otherwise-not-available source of savings on drugs.

4. The National Retired Teachers Association (NRTA) and the American Association of Retired Persons (AARP) as well as other organizations maintain a mail-order service for members.

   a. Postage is paid on all orders.
   b. Price lists for non-prescription and some prescription drugs are available.
   c. Walk-in service is offered at seven locations throughout the U.S.

5. The Better Business Bureau should be contacted before ordering when there is doubt about the reliability of a mail-order firm.

C. Comparative Drug Shopping

1. Numerous surveys show a wide variety of drug prices among competing retail firms. Comparative shopping can prove worthwhile.

2. Elderly consumers should contact local retailers for possible discounts to senior citizens.

   a. Discounts can range from 10-15%.
   b. Age minimum will vary.
   c. Usually a discount card is issued.

3. Some states require posting of the most frequently sold prescription drugs. Other states are removing legal restrictions on advertising of prescription drug prices.

VI. NURSING HOMES

A. Description

Nursing homes accept patients because of infirmity, advanced age, illness, injury, convalescence, chronic physical disability, or incompetence.

B. Types of Care

1. Nursing Care Services

Procedures requiring the professional skills of a registered nurse (RN), licensed vocational nurse (LVN) or licensed practical nurse (LPN). Administer medication, injections, similar procedures ordered by attending physician.

2. Personal Care Services

Help in walking, getting in and out of bed, bathing, dressing, and eating. Preparation of special diets as prescribed.

3. Residential Care Services

General supervision and a protective environment including room and board. May provide for social needs.

C. Types of Facilities

1. Skilled Nursing or Extended Care Facilities

Continuous nursing service on a 24 hour basis. RN, LPN, nurses' aides available. Emphasis is on medical nursing and restorative therapy.

2. Residential or Immediate Care Facilities

Regular medical nursing and social services in addition to room and board for persons not capable of completely independent living. Level of nursing care is less than in skilled nursing facilities.

D. Selection of a Nursing Home

1. Call to determine types of services and level of care.

2. Make an appointment with the administrator for information and a tour of facilities that are possible selections.

3. Get complete information about fees, charges, payments, and details.

a. Determine daily and monthly room rates.
b. Check for extra charges for supplies, physician, physical therapist, private nursing services, medications, laundry, and special diets.
c. Inquire about a deposit.

4. When choices are narrowed, make an unannounced visit. Plan a visit around mealtime to determine the quality of food and how it is served as well as other observations of environment.

5. Check for state licensing as required by the state. There is much variation in the consistency of meeting criteria for licensing.

6. Consider consulting annual inspection reports available at many Social Security offices. Reports are completed by state inspectors working under federal contract.

E. Paying for Care

Institutional care can generally be paid for in these ways: Medicare, Medicaid, health insurance, private pay, or public pay.

F. Resource Material

The following booklet from the U.S. Department of Health, Education, and Welfare describes the kinds of care available and included a checklist to use in evaluating and comparing institutions.

Nursing Home Care (40¢)
Superintendent of Documents
Government Printing Office
Washington, D.C. 20402

VII. HOSPITALS AND PHYSICIANS

A. Choice of Physicians

1. A choice of physicians will depend to a large extent on the consumer's personality and the kind of personal attention being sought.

2. A general internist or family practice physician who will treat the "whole patient" is preferred by most medical authorities. A specialist may tend to diagnose in terms of their own specialty.

3. A number of important facts about a physician can be obtained to provide guides for selection. Information can be obtained from American Medical Directory or Directory of Medical Specialists, available at public and university medical libraries.

   a. Medical school attended.
   b. Number of years of internship and residency (will be at least three years for younger doctors) and location of hospitals of training. University hospitals or university affiliates are preferred.
   c. Certification by any American Board Specialty. "Board-eligible" indicates all training has been completed subsequent to certification.
   d. Age of physician.

4. Important supplemental information can be obtained by calling the physician's office. This information consists of the following:

   a. Basic fees for a routine office visit and a first physical exam.
   b. Attitudes of secretary, nurse, or receptionist answering the telephone.
   c. Method of payment.
   d. Acceptance of Medicare or Medicaid.
   e. Where patients are hospitalized.
   f. Organization of practice - clinic, alone, group, etc.

5. Consumer's judgment of physician can be summarized by (1) amount of time spent with a patient, (2) competence, and (3) compassion.

B. Choice of Hospitals

1. Accreditation by Joint Commission of Accreditation of Hospitals (JCAH). About 75% of general hospitals in the U.S. are accredited.

2. Affiliation with a medical school or other training program. Training hospitals are more likely to have wider range of services and facilities than others. The higher the level of training, the higher the quality of service is likely to be.

   Although a hospital is chosen with the physician's help, the following characteristics should be considered.

3. Ownership of hospital - voluntary, nonprofit community hospital; privately owned, proprietary hospital; public sponsored hospital. Consumers Union indicates the voluntary hospital is usually the best choice.

C. Patient Rights and Responsibilities

1. Consult the "Patient's Bill of Rights" formulated by the American Hospital Association.

2. Read carefully and understand all forms before signing.

3. Be assertive and questioning about all procedures and information given regarding health care.

4. Recognize that the patient is an authority on his own feelings and reactions.

5. Recognize that medical services are performed by other human beings and who also need recognition as such.

VIII. DIRECTORY OF HEALTH ORGANIZATIONS

Helps with specific problems.

American Association for Respiratory Therapy, 7411 Hines Place, Dallas, TX 75235.

American Cancer Society, 219 E. 42nd St., New York, NY 10021. Research organizations; local affiliates can supply information on available services, sickroom supplies, oxygen, etc.

American Diabetes Association, 1 W. 48th St., New York, NY 10021. Publishes magazine for diabetics; affiliated local associations sponsor diabetes-detection program.

American Hearing Society, 1800 H St., N.W., Washington, DC Supplies information on hearing problems; conducts lipreading and speech classes for children through local societies. Affiliated League of Hard of Hearing Chapters give you a chance to try out hearing aids, provide names of specialists, other services.

American Heart Association, 44 E. 23rd St., New York, NY 10010. Has affiliated local association. Sponsors clinics to determine work capacities of cardiac patients. Provides information on cardiovascular disease and on services for cardiac patients.

American Lung Association, 1740 Broadway, New York, NY 10010. Local branches distribute information; operate clinics and sheltered workshops in some areas; supply referrals for diagnostic and health care, and aid in securing employment guidance.

American Occupational Therapy Association, 6000 Executive Blvd., Suite 2000, Rockville, MD 20852.

American Optometric Association, 700 Chippewa St., St. Louis, MO 63119.

American Physical Therapy Association, 1156 156th St., N.W., Washington, DC 20005.

American Podiatry Association, 20 Chevvy Chevvy Chase Circle, N.W., Washington, DC 20036.

American Speech and Hearing Association, 9030 Old Georgetown Road, Bethesda, MD 20014.

Arthritis Foundation, 1212 Avenue of the Americas, New York, NY 10036. Provides information on treatment; sponsors treatment facilities in smaller towns; evaluates medicines sold for these diseases.

Children's Cancer Fund of America, 15 E. 67th St., New York, NY. Provides financial assistance after consultation with your doctor.

Epilepsy Foundation of America, 1828 L St., N.W., Washington, DC 20036. Supplies information about services and facilities, especially directed to meet social, psychological, vocational needs of epileptics.

Eye Bank Association of America, 3195 Maplewood Ave., Winston-Salem, NC 27103.

Muscular Dystrophy Association of America, 810 Seventh Ave., New York, NY 10019. Chapters in all large cities. Services include transportation to and from clinics, hospitals, and schools, financial assistance for therapy for needy families, and purchase of braces, crutches, and wheelchairs; information booklets.

National Association of Home Health Agencies, 659 Cherokee St., Denver, CO 80204.

National Association for Mental Health, 118 N. Kent St., Rosslyn, VA 22209.

National Council on Alcoholism, 2 Park Ave., New York, NY 10016.

National Epilepsy League, 116 S. Michigan Ave., Chicago, IL 60603. Supplies information about services and facilities especially directed to meet social, psychological, vocational needs of epileptics.

National Kidney Disease Foundation, 116 E. 27th St., New York, NY 10016. Supplies information; sponsors cortisone banks which supply cortisone and its derivatives at reduced rates or without charge in cases of financial need.

National Medical Association, 2109 East Street, N.W., Washington, DC 20037.

National Multiple Schlerosis, 257 Park, New York, NY 10010. Diagnostic services are available at local clinic and chapters; some offer rehabilitation services and booklets on this disease.

National Society for Autistic Children, 169 Tampa Ave., Albany, NY 12206.

National Society for the Prevention of Blindness, 79 Madison Ave., New York, NY 10016. Chapters and field staff sponsor free vision-screening programs for preschool children, glaucoma-detection for adults; also information, referral service.

Social and Rehabilitation Service, Department of Health, Education, and Welfare, Washington, DC 20201.

United Cerebral Palsy Association, 66 E. 34th St., New York, NY 10016. Has local affiliates. Gives treatment through clinics and existing community facilities; guidance and psychological counseling for patients and parents, and vocational guidance.

Veterans Administration Department of Medicine and Surgery, 810 Vermont Ave., N.W., Washington, DC 20420.

Visiting Nurses Association, 107 E. 70th St., New York, NY 10021.

LOCAL INFORMATION SUPPLEMENT

I. LOCAL COMPLAINT AGENCIES

A. Food and Drug Administration
1205 Texas Avenue
Lubbock, Texas 79401

Phone 762-7648

B. Better Business Bureau
P.O. Box 1178
Lubbock, Texas 79408
Located at:
1015 15th Street

Phone 763-0459

II. RENTAL PLANS

The DAV Thriftstore, located at 1007 Ave. H (phone 763-7229), has medical equipment such as wheelchairs which they will loan to veterans.

III. DRUG PRICES

A. Local Discounts

Several drug departments in Lubbock offer discounts to the elderly on prescription drugs. Usually a discount card is issued to the person which enables them to receive a discount of 10 to 15%. Price lists of commonly used drugs are also available at these stores for comparison shopping.

B. AARP/NRTA

For persons living in Texas, drugs should be ordered from:

Missouri Retired Persons Pharmacy
P.O. Box 1444
3823 Broadway
Kansas City, Missouri 64141

IV. NURSING HOMES

Texas Board of Licensure for Nursing Home Administrators
P.O. Box 9706
Austin, Texas 78766

Phone 512/926-9530

E. M. Lawrence, Jr., Executive Secretary

Chapter 11

MONEY MANAGEMENT

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LOCAL INFORMATION SUPPLEMENT

MONEY MANAGEMENT

Today's retired persons live in a very different economic world than even their own parents or grandparents did one or two generations ago. The differences are due chiefly to a comination of at least four major factors.

A. Due to advances in medical technology, more people are living more years than their ancestors. In past generations, a person over 60 years of age was not easy to find because most did not live much longer than that age. Today, people are still "young" at that age because there are so many people around who live much longer than that.

B. Living longer is complicated by a more urbanized civilization People whose incomes are derived chiefly from their own farm can work as long as they are able and willing to do so. In urban areas, most people work for employers who have policies which retire people at 65 regardless of their ability to perform. This results in an end to a regular wage and a need to resort to dependence on pensions, savings, investments, etc., for income.

C. Setting aside money from the day-to-day spending of an active family for the purpose of having an income upon retirement is a major financial task. It requires a denial of durable goods and services which abound in the marketplace. The task of setting aside funds for a future day is further complicated by the effects of an inflationary economy which reduces the purchasing power sometimes faster than it can be saved.

D. Due to technological advances of an industrial society, the variety of goods and services to be purchased not only have increased in quantity but also in complexity. It is no longer a question of "do we have the money to pay for our needs" but, "which of the many alternatives for use of our money do we want to pay for?" and, "do we understand enough about how the product is made or operates to make a wise choice?" Choosing among the many alternatives requires some concentrated effort if we wish to feel we have spent wisely.

These four conditions, particularly for the American over 60 years of age, make skilled money management an area of crucial concern. Having a reduced income, limited savings, complicated choices to make, and longer to live must be faced realistically.

Principles of budgeting or money management are still important to families in the retirement stage of life. In addition, there are numerous guidelines and resources for helping older citizens reduce the various costs of living.

I. BUDGET PRINCIPLES FOR RETIREMENT

A. Assessing Income

1. For adequate management of financial resources, it is important to have a comprehensive overview of all sources and amounts of income. A more realistic figure will be arrived at if the income amounts are actually put down on paper and totaled. Any part-time salary, spouse's income, interests from all assets, pensions, annuity, veterans payments, Social Security, Supplemental Security Income, etc., should be counted. Actual value of stocks, bonds, real estate, etc., should not be counted as income but as principal not to be used until necessary.

2. Although not counted as income, it is important to remember that there are several tax advantages for the senior adult due to the tax-exempt status of retirement benefits as well as additional tax-exemptions for persons 65 years and older.

B. Assessing Outgo

1. Committing to paper all expenses can help to see which costs can be adjusted for greater usefulness and satisfaction. Not knowing where money is being spent usually means that there may be a leakage of money going to purchases which don't give as much return in satisfaction as could be expected.

2. Cancelled checks for the previous year and other records help to recall where money has been spent. The accounting should include payments for taxes, insurance, etc.

3. Some costs are more fixed than others. These nondiscretionary expenses can be separated from those which are more variable.

4. Expenses can be organized further under major categories of spending. These include housing, household maintenance, automobile, food, clothing, medical, recreation, and personal items. The categories should be those which most clearly reflect the family's spending habits but not be so complicated as to require full-time bookkeeping skills to maintain.

5. The accounting system should also reflect those items which have been purchased on credit as well as those purchased by cash.

C. Balancing and Planning for Income/Outgo

1. An accurate accounting of income compared to outgo will help make clear the degree to which more careful planning and managing is needed.

2. A realistic appraisal can be made then of what kinds of adjustment are needed in order to achieve the greatest value from available funds and to live within the amount available.

3. How persons spend money is more than an economic matter. All attitudes and feelings of the household must be recognized for how they affect spending decisions. If the financial picture is one of deficit spending, even greater pressure is on the household to recognize needs and wants and to arrive at some priorities.

4. After consideration of spending patterns, a plan for change can be devised. Some record of the decisions can be made by proposing certain dollar amounts as guides to aim for in various spending categories.

5. Allocating a sum of money to unexpected expenses is a helpful procedure to follow. If it is not needed at the end of a budget period, it can be used as an extra treat.

D. Record Keeping

1. Keeping a record of how spending matches the priorities usually gives greater assurance of control of spending.

2. Record keeping should be as simple as possible. Keeping account of each penny usually is not crucial to overall control.

II. FINANCIAL STATEMENTS

Financial statements are extremely helpful in providing information concerning one's financial position.

A. Types of Financial Statements

1. The balance sheet or net worth permits the individual to determine his financial status at one moment of time.

2. The income statement shows what has happened during the past year in terms of income received and where it was spent.

B. Preparing a Balance Sheet or Statement of Net Worth

1. Be sure financial records are in order and can be located.

2. List assets in order of liquidity.

   a. Cash items - include cash on hand, checking accounts, and savings accounts.
   b. Investments (monetary) - include value of government savings bonds, common stocks, bonds, other securities, mutual funds, cash value of life insurance, cash value of annuities.
   c. Loans - indicate the amount of money loaned and expected to be repaid.
   d. Home - list value at fair market value.
   e. Automobiles - find value of automobiles from a source such as the Blue Book or bank loan department.
   f. Personal property - estimate the market value of personal possessions.
   g. Other real estate - list at its market value.
   h. Business interests - list its value (usually book value to be conservative).

3. Total the amounts of assets.

4. List liabilities (ranging from those coming due first to later maturities). This would include:

   a. Current unpaid bills - charge accounts, insurance premiums that have been billed out but not paid, etc.
   b. Balance due on installment loans.
   c. Principal due on any mortgage loans.
   d. Balances due on any other loans.

5. Total liabilities

6. Subtract liabilities from assets. The figure remaining will be the family's <u>net worth</u>.

C. Preparing an Income Statement

1. Obtain information on income and expenditures. Good records are vital.

2. List income - Social Security payments, pension receipts, wages, salaries, fees, dividends, interest, etc.

3. Total the amount of income.

4. List and total personal income taxes and other taxes.

5. Deduct taxes from income.

6. List living expenses:

   a. Food
   b. Clothing
   c. Housing
   d. Transportation
   e. Recreation
   f. Medical
   g. Life insurance
   h. Other.

7. Total expenses and deduct from income. This is the amount available for savings and investment (if positive).

8. Analyzing the income statement for one year can be a valuable help in planning a budget for the next year. Decisions can be made, for example, to increase or decrease any of the items of living expenses in terms of any goals that may be set.

III. COSTS OF LIVING

A. Average Costs

1. The U.S. Department of Labor each year publishes an updated, hypothetical budget for a retired couple in 39 metropolitan areas in the U.S. at three different levels of living--lower budget, intermediate budget, and higher budget.

2. The budget reflects what it would cost to provide what is assumed to be needed for each of the three levels of living. Shelter allowances are based on average costs of rented and owned dwellings. The medical costs provide for out-of-pocket costs for Medicare and items not covered by Medicare.

3. A comparison of the budget amounts from year to year provides some estimate of how much prices are changing from year to year. The chart on the following page indicates costs for Autumn, 1975.

4. Sometimes it is helpful to compare one actual family's spending with the hypothetical one to help determine what unusual expenses the family has.

B. Managing Costs of Living

1. Cutting expenses can be accomplished both by major

COSTS OF LIVING FOR RETIRED COUPLES, AUTUMN, 1975[1]

	Lower Budget		Moderate Budget		Higher Budget	
	$	%	$	%	$	%
Total Budget	$4,501		$6,465		$9,598	
Food	$1,427	31%	$1,912	30%	$2,398	25%
Housing	$1,515	34%	$2,192	34%	$3,430	36%
Transportation	$ 297	07%	$ 577	09%	$1,059	11%
Clothing and Personal Care	$ 326	07%	$ 522	08%	$ 789	08%
Medical	$ 552	12%	$ 555	09%	$ 559	06%
Other	$ 191	04%	$ 317	05%	$ 628	06%
Social Security Taxes, Insurance	$ 194	04%	$ 389	05%	$ 736	08%

[1]Adapted from U.S. Department of Labor release, August 19, 1976.

Note: Budget does not include personal income tax.

decisions such as a change in housing, and by minor, but more numerous, decisions about everyday spending. Many small changes can add up to major adjustments in the use of family income.

2. Having Social Security payments deposited in the bank eliminates the danger of loss as well as cutting down on the need for transportation. The consumer will need to fill out an authorization form (SF-1199), available at all banks.

3. In addition to a record of income and outgo, attention should be given to preparing a list of all pertinent information regarding assets. Both spouses should be aware of details about safety deposit box, will, insurance policies, savings, etc.

4. Checks are good for big purchases and eliminates carrying a lot of money. When buying something by mail--there isn't as much worry about someone stealing the check--only the person whose name is written on the check can cash it. Checks are good when making a credit or loan payment and a receipt is needed. The cancelled check serves as a receipt.

C. Increasing Income

1. Work Opportunities

Possibilities may exist to supplement retirement income through part-time employment and business opportunities. The effect on Social Security benefits of these supplements should be considered.

2. Investments

For the majority of people, the most important investment characteristic to be sought during retirement is current income. Thus government bonds, corporate bonds, certificates of deposit on savings accounts, mutual funds, dividend-paying common stock, and income-producing real estate are most appropriate.

D. Sources of Information

1. Other chapters in the manual provide guidelines for receiving more satisfaction and value from money spent for food, clothing, appliances, housing, etc.

2. The U.S. Department of Agriculture provides a booklet which reviews basic budget principles in more detail, A Guide to Budgeting for the Retired Couple.

Home and Garden Bulletin No. 194 (30¢)
U.S. Government Printing Office
Washington, D.C. 20402

3. Sylvia Porter's Money Book is available in paperback at a cost of $5.95.

IV. TAXES

In certain circumstances, people over 65 pay amounts of tax which are less than those paid by younger people.

A. Homestead Exemptions

In some states, persons over age 65 are eligible for homestead exemptions to help relieve part of the property tax burden.

B. Selling a Home

A tax advantage is attached to selling a home by a person 65 and older. A once-in-a-lifetime exclusion on a portion of the gain realized in selling the home is provided. Costs and benefits of alternative housing should be carefully considered before this strategy is pursued.

C. Tax Credit for the Elderly

The credit is designed to provide some additional tax relief for those on reduced income. The credit is a reduction in the actual amount of federal income tax paid.

D. Help with Preparing Tax Returns

1. In some areas the NRTA-AARP free Tax Aide counseling program is available. The service uses retired persons who have been trained to assist others in completion of income tax reporting.

2. The IRS has free services to help people filing the short form, 1040A, or those filing form 1040 whose adjusted gross income is under $20,000, derived solely from wages, salary, tips, dividends, interest, pensions, and annuities, and who take the standard deduction. Fill in the basic information on the form and mail it to the IRS by April 15.

V. ESTATE PLANNING

A. Definition

Estate planning is the process of making the right legal arrangements so that everything a person owns will pass

on to heirs in the way a person desires. The purpose is to avoid paying unnecessary taxes, settlement costs, and unintended heirs. A financial statement (see previous section) helps a person visualize what they own and owe.

B. Wills

1. Wills are used to designate heirs, identify the property they are to receive, and name the people or institutions who are to act as executors of the estate.

2. When a person dies without having a will, the laws of the state of residence determine how the estate is distributed. The distribution may not meet the needs of a surviving spouse. For example, in Texas, without a will, the estate is divided between wife and children or other heirs. This means that a wife may have to seek financial help from her children or their relatives. A will can designate a larger proportion of the estate to the wife.

C. Executors

Executors locate all assets which are part of the estate, pay all remaining debts, handle tax matters, and distribute the remaining assets to heirs. The choice of an executor is made by the court if one is not named in a will.

D. Estate Tax Laws

The Tax Reform Act of 1976 made changes in estate tax laws which all people, especially the elderly, need to be aware of.

1. Half of the estate or $250,000, whichever is greater, can go to a surviving spouse tax-free.

2. The lifetime gift tax exemption has been removed, but the tax-free gifts of $3000 per person and $6000 in joint gifts may still be given.

3. Since details are complex, each family needs to review the effect of the 1976 Tax Reform on their own estate with their lawyer.

E. Trusts

Trusts are legal arrangements through which certain assets are managed by experts and distributed according to the wishes of the person who provides the trust.

1. Advantages

   a. Assets are managed by an expert.
   b. The estate is protected from hasty or unwise use.
   c. Taxes may be diminished by certain trust arrangements.

2. Disadvantages

   a. A fee is charged for this service.
   b. Actions desired by some heirs may not be permitted by the trust.

LOCAL INFORMATION SUPPLEMENT

I. NRTA-AARP TAX AIDE

At the present time, the free tax aide program is not in operation in Lubbock.

II. BANK SERVICES

Some banks offer help with personal affairs after the death of a relative. The Special Organizational Services (SOS) program at First National Bank, Lubbock, is especially designed to assist widows, widowers, and other survivors.

Chapter 12

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LOCAL INFORMATION SUPPLEMENT

RECREATION AND LEISURE

With retirement, people have more time for recreational activities and often less energy and money to spend. Activities need to be enjoyable, stimulating, not too strenuous, and within the reach of fixed or limited incomes. Later years can be a time to see and do things that were only dreams in earlier years because of family and job demands.

The following chapter outlines a variety of recreational and leisure activities available to senior citizens. Details regarding costs and who to contact are provided.

I. TRAVEL

A. AARP Plan

American Association of Retired Persons (AARP) offers low-cost group tours varying from one to six weeks to areas of the United States, foreign countries, and around-the-world. Brochures can be requested from:

AARP Travel Service
Box 1510 FDR Station
New York, New York 10022

B. Discounts

Some hotels, motels, car rentals, and restaurants offer discounts to members of AARP. Information may be obtained by writing:

Purchase Privilege Program
NRTA-AARP Box 2400
Long Beach, California 90801

C. State Parks

Some parks offer free admission to persons 65 and over with proof of age.

II. ARMCHAIR TRAVEL

If travel is not possible, magazines, books, and educational television provide a window to the world. Some sources are:

A. Magazines

Dynamic Maturity (there is a $3.00 per year membership fee)
Action for Independent Maturity
Box 199
Long Beach, California 90801

Modern Maturity (a publication of AARP, $3.00 per year)
215 Long Beach Blvd.
Long Beach, California 90801

National Geographic, Travel magazine and others are available on subscription basis or through the public library or bookmobile.

B. Libraries

Public libraries offer a variety of services.

C. Museums

Museums offer a chance to learn more about our heritage. Often they could use volunteers or part-time employees.

III. HELPING OTHERS

Doing something for others can add a special kind of pleasure to the life of an elderly person.

A. "Adopt a Child"

Getting to know the grandchildren or "adopting" some young neighbors is one way to add enjoyment. One child at a time for a short visit may be easier than several children at the same time.

B. Foster Grandparents

The Foster Grandparent Program provides contact with children and a stipend for the elderly worker.

C. Hospital Volunteer

Schools for the retarded and hospitals can use volunteers. Volunteers at schools help with birthday parties, wrapping packages, etc. Hospital volunteers usually serve one-half day, one day per week. They deliver flowers; sort, deliver, and forward mail; deliver newspapers and juice to patients; help register patients; staff information desks.

IV. LEARNING SOMETHING NEW

A. YMCA and YWCA Courses

Try a new hobby, craft or skill; courses are offered through the YMCA and YWCA.

B. Home Study Courses

Enrollment in home study courses such as art and shorthand

are offered in the AARP Bulletin at a cost of $10 to $15 per course.

C. University Courses

Some colleges and universities offer courses and instructions through continuing education.

D. Hobby Stores

Many hobby stores offer free instruction with purchase of supplies.

E. City Recreation Departments

If no program is available in some area of special interest, get one started. City Recreation Departments and Senior Citizen Centers may be helpful in providing facilities and instructors.

F. Share Skills

Share a skill or talent with someone else on a one-to-one basis if no class is available.

V. GROUP ACTIVITIES

A. Senior Citizen Groups

1. Various churches and groups provide games, visiting, and a meal at nominal cost especially for Senior Citizens.

2. Some federally funded programs provide games, crafts, weekly dances and meals for Senior Citizens. For more information see chapter on Social Services.

B. Church

Go to church as often as possible. This is a good place to strengthen the spirit and make friends. Many churches furnish transportation for those who have none.

VI. WRITING ACTIVITIES

A. Letters

Write letters to family and friends, keep a birthday file. One way to receive more mail is to write more letters.

B. Memories

Write down memories. What happened during early childhood and what is remembered about parents, grandparents

or other relatives. These need not be professional. Laura Ingalls Wilder's Little House books were first written on penny tablets. Try putting personal experiences in story form; investigate submitting them for publication.

C. Poetry

Try poetry--you may like it.

D. Family Genealogy

1. Gather all possible information from relatives; the older ones, especially. Old friends and neighbors can provide valuable information too.

2. Family papers such as old family Bibles, old letters, and diaries may provide notes of weddings, births, and baptisms. Grave stones often record important dates and names.

3. Church records and official records can provide information. Wills sometimes provide more than the records of bequests and disposals. Payrolls of the Continental Army during the Revolutionary War and pension records of the survivors yield a great store of genealogical data. Early land records, tax lists, even mortgage records may be helpful. The first United States Census was taken in 1790; this and other census data may be useful.

4. Public libraries may not contain a special collection of genealogical material, but the librarian will know where such a collection can be found. Books on how to research a genealogy will be available at the public library.

VII. OTHER ACTIVITIES

A. Gardening

Try gardening. Even a flower bed is space enough to grow salad greens for the table. If outdoor gardening is too strenuous, a houseplant is a good way to bring the outdoors inside. Friends are often willing to supply free cuttings.

B. Pets

Pets are good companions and will provide someone to care for. Dogs and cats are not the only possibilities. Fish take little space and make no noise, birds almost always seem cheerful and perky. Before investing in a pet, try sitting with a friend's pet.

VIII. CAUTIONS ON RECREATIONAL ACTIVITIES

A. Prey on Loneliness

Beware of offers that prey on people's loneliness; Dance Clubs that offer friendship and success; earn-money-at-home schemes that ask for a fee for more details; dating and friendship matching by computer; correspondence courses offering a diploma and employment.

B. Check Better Business Bureau

Know who is making the offer or check with the Better Business Bureau.

LOCAL INFORMATION SUPPLEMENT

I. TRAVEL

State Parks: Texas State Parks offer free admission to persons 65 and over with proof of age.

II. ARMCHAIR TRAVEL

Libraries:

A. The Library Lunch Bunch meets every Tuesday at noon at the Mahon Library. Programs include: guest speakers, movies, slide presentations, etc. The schedule is printed in the newspaper or for more information call the library at 762-6411.

B. The bookmobile brings the services of the library to the local neighborhood. The schedule is:

Monday:	11th and Slide Road
Tuesday:	Alternates: New Deal or Shallowater
Wednesday:	Mackenzie Shopping Center
Thursday:	Alternates: Wolfforth or Briercroft Center
Friday:	66th and Indiana

III. HELPING OTHERS

A. Foster Grandparents

Lubbock State School has a Foster Grandparent Program for Senior Citizens to work with the school residents on handwork projects and play activities. For more information contact:

Dean Redus
Director, Foster Grandparents
Lubbock State School
North University and Loop 289
Lubbock, Texas 79415

Phone 763-7041

B. The Lubbock State School can also use volunteers to help with birthday parties, wrapping packages, etc. For more information contact:

Mrs. Bonie Lou Kelsey
Director, Volunteer Services
Lubbock State School
North University and Loop 289
Lubbock, Texas 79415

Phone 763-7041

C. Hospital Volunteers

For more information contact the Hospital Auxiliary through the hospital switchboard.

Methodist Hospital	792-1011
Saint Mary's Hospital	792-6812
University Hospital	792-7112
West Texas Hospital	765-9381

IV. LEARNING SOMETHING NEW

A. University Courses

Through the Division of Continuing Education, persons 65 years of age or older are allowed to audit free of any charges, any credit course at the University providing there is space available. For information regarding registration for the program, call 742-2352 or 742-2353.

B. A "Free University" covering a wide range of subjects from western dancing to income tax is also available each semester. Cost is $5 for non-students. For information call 742-3621 Monday-Friday.

V. GROUP ACTIVITIES

Church Sponsored Senior Citizen Groups:

For information about these programs, consult the South Plains Association of Government's (SPAG) Directory of Services, Resources, and Activities for South Plains Senior Citizens or call SPAG office, 762-8721.

Chapter 13

SAFETY IN THE HOME

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LOCAL INFORMATION SUPPLEMENT

SAFETY IN THE HOME

An individual's body is his or hers--and should be handled with care.

As individuals get older, they become a little more fragile. More caution is needed and recovery from falls take longer than at younger ages. It is well to take the extra care, the extra time, and to do the extra planning necessary for safety.

Often, just being aware of danger helps to avoid it. It is important to take this extra care and do the extra planning in the home--inside and outside.

In and about the home is where more than 43% of all accidental injuries occur. Falls lead in the cause of accidental deaths and injuries for older people. Burns, cuts, and poisonings also harm many in the home.

Treatment of injuries and death add to already high costs of living for the elderly. The following are ways to reduce these costs.

I. FALLS

A. Actions to Take

1. Get rid of scatter rugs or anchor them firmly on a non-slip mat underneath.

2. Wipe up spilled liquids (milk, water or grease) immediately.

3. Keep traffic lanes through all rooms free from hazards to stumble over.

4. Identify the top and bottom steps by painting them a different color. Then individuals will always be ready for the last one, up or down.

5. Mend all rugs--frayed spots cause tripping and falling.

B. Precautions

1. Always light the way ahead when entering a room or going up or down stairs.

2. <u>Never</u> have small rugs at the top or bottom of stairs.

3. Avoid floppy slippers or unmended shoes which can create excellent conditions for a fall.

4. Be especially careful getting into and out of a tub or shower stall. Have a non-skid rubber mat of safety strips in the bottom of the tub--a non-slip mat beside it. Have a grab bar to assist with getting up and down.

5. Have a sturdy ladder. A rickety ladder is not a good friend. Prop it carefully. Make sure it is placed directly under the object being reached. Do not reach out beyond the ladder more than 12 inches on either side. If possible, have someone hold the ladder steady. If alone, hold to a door or firm fixture when going up or down the ladder.

II. BURNS

Unfortunately, more than 25 per cent of all deaths from fires and explosions involve older people.

A. How to Avoid

1. Do not smoke in bed or anywhere when sleepy.

2. Install a smoke detector.

3. Use larger ash trays, with islands on the middle, to keep cigarettes or hot ashes from falling out and starting fires.

4. Use butane lighters instead of matches which extinguish when the finger is removed from the trigger.

5. Do not forget to put out ALL SPARKS from matches, cigarettes or fireplaces.

6. Do not use matches to search in closets.

7. Be sure all burners and appliances are turned off after use--especially a heating pad if getting sleepy.

8. Handle electrical appliances with care. Never touch electrical connections with wet hands or when standing on damp ground.

9. Screen room heaters as much as fireplaces. Do not get too close to the heater either.

10. Check electrical circuits for overloading.

11. Replace all frayed electrical cords.

12. Make certain the fire screen is large enough to cover the fireplace opening--then be sure to use it.

13. Have the chimney flue cleaned regularly.

14. Don't panic if an accident occurs.

15. Buy flame resistant sleepware. This may prevent clothing fires and subsequent burns.

16. Do not spend the day in night clothes--if possible, get dressed.

17. Keep flammable liquids in proper safety containers.

18. Never smoke when tired or drowsy if taking medication.

B. What to Do

1. If clothing ever catches on fire, do not run. Drop down to the floor and try to smother the flames by wrapping a blanket, rug, coat or other heavy material around the body and rolling over slowly. Start wrapping at the neck to keep the flames from face and head.

2. The Texas Safety Association suggests the following methods of treating burns.

a. Submerge the burned skin area into ice water. Leave the burned area in the ice water until the pain disappears. If this cannot be done,
b. Apply cloth towels that have been soaked in ice water to the burned area.
c. Do not use greasy ointments on the burned area.
d. Contact a doctor or other medical help if the burns are serious.

III. FIRE SAFETY

A. Escaping Fires

1. Plan an escape route from room and home. Work out an alternate route in case the primary route is blocked.

2. Practice using the escape routes.

3. Close the bedroom door before going to sleep. If fire should break out elsewhere in the house, the closed door may keep flames, gases, or smoke away long enough for rescue. Flames terrify, but gas is the greatest danger in a fire.

4. Never open a hot door. If smoke is detected or there is a possibility of fire in the house, touch test the inside of the door. If it is hot, do not open it. Go to the window and wait for rescue there.

B. Smoke Detectors

Smoke detectors are about the size and design of door chimes. They can be mounted on the ceiling or a wall. Smoke detectors work by detecting early traces of smoke and setting off and alarm. There are two types of smoke detectors.

1. Ionization chamber smoke detectors. This type of detector uses a tiny radioactive source to charge the air in the chamber. When smoke is detected, the reduction of the electrical current triggers the alarm.

   a. Advantages: Battery powered, easily installed, prices vary.
   b. Disadvantages: Battery size may range from AA alkaline cells to 12.6 volt batteries. This can be expensive, usually $5.00 to $7.00 per year. This type of smoke detector should be returned to the manufacturer for disposal after it has worn out because it has a low level of radioactivity.

2. Photoelectric smoke detectors. Photoelectric detectors are slower than ionization in detecting fires, but respond more rapidly to smoldering fires and smoke. Smoke enters the unit and interrupts and reflects the light from a small bulb onto a photoelectric cell, which in turn sets off the alarm.

   a. Advantages: Does not need batteries and replacements. Does not have to be returned for disposal.
   b. Disadvantages: Requires 120 volt installation because of heavier power requirement.

C. Mattresses and Mattress Pads

1. Mattress and mattress pads (but not pillows, box springs, or upholstered furniture) were first required to meet flame retardant standards in 1973.

2. Mattresses which do not meet the standard, must be labeled with this explanation.

D. How to Put Out Fires

1. Fire from Grease

Smother with soda--cover pan with lid. For grease fire in the oven, close oven door and turn ove off.

2. Fire from Electricity

Unplug or shut off electricity. If plug is pulled, it is safe to use water.

3. Fire from Coal or Wood

Cover with water.

4. Fire from Kerosene or Gasoline

If it is a small fire, cover with sand or dirt. For a larger one, get away from it and call the fire department.

5. Keep dry chemicals or carbon dioxide extinguisher, for use on electrical and gas fires.

IV. MEAL PREPARATION

A. Actions to Take

1. Discard all broken or chipped glasses and dishes.

2. Secure sharp knives in a knife rack or other protective device.

3. Strike the match before turning on the gas, if using gas range.

4. Clear a solid flat surface on which to set down a hot pan before removing it from the stove.

5. Make potholders immediately accessible to the stove--do not use an apron corner or towel to pick up hot items.

6. Do not let liquids boil over--but if they do, get out of their way. Remember, boiling water is 212° FarenHOT!

B. Precautions

1. Do not wear flowing sleeves or sashes in the kitchen.

2. Beware of steam burns. Raise pan lids so they protect hands and face from escaping steam rather than expose them. Use big oven gloves to protect wrists--not small potholders.

3. Avoid touching heating element. Persons can get a bad burn from electric range burners even though the heating element may not be red.

4. Turn all pothandles in when cooking but away from flame or burner.

5. Check lighted burners often--make sure they are burning properly and that gas is not escaping. See that the pilot light is lighted.

V. METHODS FOR TREATING POISONS

Directions on containers currently in use have been found to be misleading. The preferred methods as suggested by Dr. Barry Rumack, director, Rocky Mountain Poison Center, Denver, Colorado, are given below:

A. Acids or Alkalies

For ingestion of strong acids or alkalis such as drain cleaner, toilet bowl cleaners, oven cleaner, lye products, ammonia products, dishwasher detergents and low-phosphate detergents--Drink milk or water in large quantities and seek medical care.

Do not give vinegar, citrus juice or oils; they can make the condition worse.

B. Methanol and Related Products

For methanol and related products, such as antifreeze, windshield-washer liquid, shoe dyes, shoe polish, paint remover and primer-sealer. Use syrup of Ipecac (emitec, which induces vomiting).

If syrup of Ipecac is not available, give water and try to make individual vomit by gently tickling back of throat with spoon or similar blunt object. The patient should be placed in spanking position when vomiting begins.

VI. SOURCES OF ASSISTANCE

A. Consumer Product Safety Commission

The Consumer Product Safety Commission (CPSC) is charged with protecting the consumer from unreasonable risks associated with consumer products, to assist consumers in voluntary comparative safety of consumer products; to develop uniform safety standards for consumer product and minimize conflicting state and local regulations, and

to provide research and investigation into product-related deaths, illnesses and injury. They can be contacted at the following address:

Director
Bureau of Information and Education
Consumer Product Safety Commission
Washington, D.C. 20207

Phone 301/492-6504

Toll Free: 800/638-2666

B. Fire Prevention and Control

The National Fire Prevention and Control Administration: monitors residential fire detectors and related equipment; encourages owners and managers of certain types of buildings to prepare fire safety effectiveness statements; assists in the development of fire safety standards for consumer products. This agency also conducts educational programs on methods of fire prevention. For additional information, contact:

Administrator
National Fire Prevention and Control Administration
Department of Commerce
Washington, D.C. 20230

Phone 202/634-7663

C. Poison Control

1. National Poison Control Center

This agency is concerned with the development and dissemination of new or improved treatment methods for poisoning. For further information, write:

National Poison Control Center
5401 Westbard Avenue
Washington, D.C. 20207

2. American Association of Poison Control Centers

This organization is concerned with the promotion and encouragement of developing more effective methods for the prevention and treatment of poisoning, and the exchange of this information with other centers and groups. For additional information, contact:

American Association of Poison Control Centers
c/o Academy of Medicine of Cleveland
Poison Information Center
10525 Carnegie Avenue
Cleveland, Ohio 44106

Phone 216/231-3500

LOCAL INFORMATION SUPPLEMENT

Local Community Sources of Assistance

1. Police. For emergencies, call: 763-5333
2. Fire Department. For emergencies, call: 765-5757
3. Ambulance Service. Call: 747-3461

Chapter 14

SHOPPING STRATEGIES

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LOCAL INFORMATION SUPPLEMENT

SHOPPING STRATEGIES

The elderly are particularly susceptible to the pressure of the market place. Tendencies towards loneliness, desires for improved health, financial restrictions due to lower and relatively fixed incomes, all combine to further confuse the already complicated consumer-decision making in today's world. The market place of today offers an increasingly large and more complex number of alternatives than that of earlier generations. The increase in size of the marketing system results in a decrease of personal interest in the consumer. It becomes particularly significant to increase the awareness of these changes on the part of the elderly person who wishes to continue to participate effectively in the consumer market.

I. CONSUMER RIGHTS

President John F. Kennedy was the first president to attempt a clarification of consumer rights. He cited four:

A. The right to choose from a variety of alternatives

B. The right to information about products and services

C. The right to safe products

D. The right to be heard in government and industry.

Congress, since that time,has been active in passing legislation aimed toward the accomplishment of these consumer rights or objectives. The Truth-in-Packaging Law was followed by Truth-in-Lending. Later came the Fair Credit Reporting Act, among others. The Federal Trade Commission has been active in establishing trade rules and guidelines for such things as door-to-door sales, mail order merchandise, product warranties, advertising, and others.

It has become a civic duty for consumers to exercise their rights by drawing the attention of government bodies and business establishments to the concerns which are experienced by consumers.

II. SOURCES FOR CONSUMER HELP

With consumer frustrations and expectations at an all time high, mechanisms for handling consumer concerns have increased at unprecedented rates. The increase is noticed at all government levels as well as among businesses and private, voluntary groups.

A. Government

1. Federal Government

As a result of implementation of President Ford's

Consumer Representation Plans, a consumer liasion office has been identified in practically all major government agencies. Some agencies are more actively involved in attending to consumer needs than others. Many agencies are responsible for implementing laws which are intended to serve consumers. The Federal Trade Commission, U.S. Department of Agriculture, Food and Drug Administration, and Consumer Products Safety Commission are some of the agencies in the forefront of consumer activity.

A government bulletin which summarizes the consumer services of federal agencies is available.

Guide to Federal Consumer Services (Free)
Consumer Information Center
Pueblo, Colorado 81009

2. State, County, and City Government

Each state, as well as many counties and cities, has a consumer protection division. Often the state agency is located in the Attorney General or Governor's Office.

B. Business

1. Local Better Business Bureaus as well as the National Council of BBB's, have taken an active role to diminish the number of consumer complaints within the business community, many of whom are members of the BBB.

   a. Publications of consumer guidelines are available upon request.
   b. A record of an individual business's complaint handling performance is available by calling the BBB.

2. Special complaint handling offices have been established by many of the major manufacturing and retail businesses. Some are primarily public-relations oriented while others make serious attempts to revise company policies to meet consumer demands. The recent Magnuson-Moss Warranty Act requiring specific complaint procedures when warranties are offered, has further encouraged this trend.

3. Consumer Action Panels are another form of complaint handling organized by major trade groups. Panels of industry and consumer representatives attempt to settle with fairness disputes which have not been

resolved locally. These include:

a. AUTOCAP - automobile industry
b. MACAP - major appliances
c. FICAP - furniture industry

4. National Advertising Review Board

Established by major advertising and other business organizations, the voluntary board reviews and acts on consumer complaints regarding the honesty of advertisements.

C. Private-Voluntary Agencies

1. National consumer organizations--Consumer Federation of America, National Consumers League, Ralph Nader's Public Interest Groups, Consumers Union, and a special interest group of the NARP-AARP are some of the numerous consumer organizations representing a consumer voice.

2. Many voluntary city and state organizations have been formed also.

III. MAKING CONSUMER COMPLAINTS

A. Types

1. Hotlines--toll free phone calls to some agencies are possible.

2. Complaint forms as required by the BBB and Attorney General's Offices and others.

3. Writing letters.

B. Procedures

When products and services do not measure up to reasonable expectations, certain kinds of action are recommended.

1. First, contact the person or organization which sold the product or service. It is important to provide as much supporting information as possible--complete record of sale including date, amount, warranty, etc. Frequently reputable business people will make adjustments to satisfy customers at this level. Customer goodwill means good business in the local markets.

2. If the first step is not successful, top level management of the organization should be contacted.

Putting the complaint in writing is more effective than phoning. Names and addresses of business can be obtained from several sources. They include:

a. Standard and Poor's annual directory
Available in libraries

b. Consumer Complaint Guide ($10.95)
Joseph Rosenblum
MacMillian Publishing Co., Inc.
New York

c. EM Complaint Directory ($1.00)
Everybody's Money
Box 431
Madison, Wisconsin 53701

It is important to specify in the letter what action on the part of the business would be considered a fair adjustment.

3. If no response follows within three-four weeks, send a registered letter requesting a signed receipt.

4. At the point where no response is forthcoming, a second letter can be written and copies sent to the BBB, Attorney General's Office, state licensing agencies, Consumer Action Panels, and/or the federal government agency most likely involved as well as the Office of Consumers Affairs in the Department of Health, Education, and Welfare.

IV. CONSUMER PRACTICES

A. Shopping Guidelines

1. Compare price, quality, and design. Often the same product is sold under different names, by different states, at different prices. Price alone does not indicate quality.

2. Private or house brands are frequently manufactured by manufacturers of nationally advertised brands. Studies show savings as much as 15% in private food brands.

3. Time shopping according to sale time or specials. Off-season purchasing can be economical in all kinds of products--from air conditioners to vacation trips. It can also avoid some of the crowded periods of the store which mean added strain on older shoppers.

4. Comparative shopping tends to be worth the effort when the following conditions exist.

a. Retailers are further apart and less likely to know their competitor's prices.
b. There is a wide range of prices for a particular product.
c. The item to be purchased involves a large outlay of funds.
d. Dealers practice price discrimination--that is, may be willing to give discounts to certain purchasers but not all.

5. Bargain whenever possible for a lower price.

6. Substitute a less expensive item when possible.

7. Study the trends in sales and in prices, generally.

8. The market place is proliferating in types of places to buy similar products. Study carefully the community, watch for variations in services provided, location, amount of decorations, etc.,--all of which can affect the final price of the goods or service. These stores include:

a. Factory outlet stores
b. Recycled--second hand stores
c. Discount stores
d. Garage sales
e. Goodwill stores
f. Sample stores

6. Information from sales persons should be evaluated very carefully. Businesses vary greatly on the amount of factual information they provide sales clerks, or expect them to know about the products they sell.

B. Shopping-by-Mail

1. Because elderly consumers are not as mobile, they tend to rely more upon mail-order purchasing. Many businesses provide catalogs from which consumers select items and orders. Problems, however, are encountered with time required to receive product, damage in shipment, and substitution of order.

2. The Federal Trade Commission has recently established rules which make clear consumers rights in regards to these problems.

3. These rights include:

a. Right to know when to expect merchandise
b. Right to cancel order and obtain full refund if not delivered within stated time, or within 30 days

c. Right to refund of money within 30 days, if express consent is not given by consumer for an additional delay of over 30 days.
d. Right to receive refund within 7 business days after purchase is cancelled.

4. Further details can be obtained from the U.S. Postal Service or Federal Trade Commission.

C. Self-Education

1. Many consumer goods and services have increased in complexity. The more we know about a product the more discriminating we can be as a shopper. Numerous references exist, varying in level of difficulty of comprehension which provide shopping information.

2. Consult the reference list at the end of the manual for the variety of sources available.

V. LEGAL SERVICES

A. Sponsorship

Assistance with legal services is available through agencies sponsored by the local bar association and/or through a federally sponsored non-profit legal service organization. Local offices need to be contacted for eligibility requirements and available services.

B. Lawyer Referral Service

Referral services are established in many states. The system consists of a toll-free number which provides names of lawyers in the local community who specialize in various types of legal problems. Those listed with the service agree to provide a half-hour consultation for a minimum fee. The consultation time provides the consumer an opportunity to determine if he has evidence for pursuing further legal action through a private attorney.

C. Small Claims Courts

1. All 50 states and the District of Columbia have a system of small claims courts.

2. The courts are designed to settle disputes informally and for a small amount of money.

3. One disadvange is that in some states the limitations on amounts to be sued are unrealistically low.

4. Another is that frequently money awarded by the court is difficult or impossible to collect.

D. National Senior Citizens Center

The organization has been established to research areas of concern to senior citizens. The Washington office publishes a weekly legislative newsletter which reviews federal activity of interest to senior citizen concerns. For information, write: 1709 West 8th St., Los Angeles, California, 90017, or 1200 5th Street, N.W., Washington, D.C., 20005.

VI. GUARANTEES AND WARRANTIES

With the enactment of the Magnuson-Moss Warranty Act, some problems experienced by consumers may be alleviated. Since January 1, 1977, if a company chooses to offer a warranty on a product costing more than $15.00, it must be available for consumers to read before purchase.

Warranties must be easy to read and understand. Fine print is not allowed. All terms and conditions must be in writing. No difference exists between a warranty and guarantee.

A. Kinds of Written Warranties

1. Full warranty means:

   a. A defective product will be fixed (or replaced) free, including removal and re-installation if necessary.
   b. Product will be fixed within a reasonable time after complaint is registered.
   c. Consumer will not have to do anything unreasonable to get warranty service.
   d. The warranty is good for any owner of product during warranty period.
   e. If the product can't be fixed (or hasn't been after a reasonable number of tries), the consumer has a choice of a new product or refund of purchase.

2. A limited warranty means one or more of the above terms is missing. For example, it may:

   a. Cover only parts, not labor.
   b. Allow only a pro-rata refund or credit.
   c. Require consumer to return heavy product to store for service.
   d. Cover only the first purchase.
   e. Charge for handling.

B. Consequential Damages

Normally, warranty rights include the right to "consequential damages." This means the company must not only fix the defective product but also pay for any damages as a result of product use. A company can say in the warranty that it does not cover consequential damages.

C. How to Use Warranties

1. Read warranties before buying to get the best price/product comparison.

2. Read the warranty when a problem occurs following purchase.

3. Keep the sales slip with the warranty to prove the date the product was purchased or who the original owner was.

4. Expect businesses to offer more limited warranties than less full warranties as a result of the legislation.

LOCAL INFORMATION SUPPLEMENT

I. SOURCES FOR CONSUMER HELP

A. Texas State Government

1. The Consumer Protection Division of the Attorney General's Office is the agency responsible for implementing the Consumer Protection Act. This act, considerably strengthened in recent years, provides for the awarding of triple damages and attorney fees making it more feasible for attorneys to take consumer-related legal cases.

   A form on which to register a consumer complaint can be obtained by calling the Lubbock branch office, 747-5238.

2. The 64th Session of the Texas Legislature has authorized the preparation of "A Citizen's Guide to Consumer Services of the State of Texas." It reviews the areas of agency responsibility which are able to offer assistance in resolving problems arising out of consumer transactions. The list of agencies range from Air Quality to Texas Board of Veterinary Medical Examiners.

   The Senate Subcommittee on Consumer Affairs also has prepared a guide to consumer publications available from various state agencies.

3. To obtain either of these contact:

   Senate Subcommittee on Consumer Affairs
   State Capitol
   Austin, Texas 78711

   Phone 512/475-3090

B. Local Government

The District Attorney's office is available for assistance when certain types of consumer problems arise.

C. Better Business Bureau of South Plains, Inc.
1015 15th Street (Page Building)

Phone 763-0459

D. Private-Voluntary Agencies

1. State--the Texas Consumers Association publishes a

newsletter, Consumer Watch; membership for senior citizens is $3.00.

2. No local groups have been formed in Lubbock County.

II. LEGAL SERVICES

A. Legal Aid Society

1. The Legal Aid Society in Lubbock provides limited legal services in the following areas:

   a. Divorce (costs $60-$75)
   b. Adoption (costs about $150)
   c. Guardianship (costs about $90)

2. Other general information includes:

   a. Fees are based on court costs.
   b. Office is located on fourth floor of County Courthouse, 904 Broadway, Lubbock.
   c. Some questions can be answered by phone. Call 762-2325 for information or to make appointment for a visit.
   d. Eligibility for free or reduced costs is determined within 10 days after completion of application for service.

B. Legal Services Corporation

1. The Lubbock Legal Services Corporation provides legal help in the following areas:

   a. Social Security
   b. Supplemental Security Income
   c. All types of welfare programs
   d. Matters affecting the marriage relationship
   e. Consumer problems
   f. Landlord/tenant problems
   g. Drafting and/or probating wills
   h. Defending of auto accident claims
   i. Other civil matters normally handled by a law office.

2. Other general information includes:

   a. Free legal assistance is provided to low income persons who live in Lubbock, Hale, and Hockley counties.
   b. The office is located in Suite 1601 of the Metro Tower, 1220 Broadway, Lubbock, Texas.
   c. Office hours are 8:30 a.m to 5:00 p.m., Monday through Friday.

d. Special visits by attorneys to housebound persons may be arranged by calling in advance, 763-4557.
e. Eligibility is determined on initial visit.

C. Lawyer Referral Service

1. Call the Lawyer Referral Service of the State Bar of Texas, Austin, Texas, toll free, 800/292-9260.

2. Names of participating attorneys in Lubbock area will be provided.

3. Call attorney for one half-hour consultation for $10.00.

D. Small Claims Courts

1. There are three Small Claims Courts in Lubbock County. They are presided over by three Justices of Peace.

2. Consumers can present financial claims of up to $150 or $200, if wages are involved.

3. The process of filing ($3.00) and serving a claim ($2.00) totals $5.00.

4. A booklet is available from the State Junior Bar of Texas which outlines in detail the procedures for using a Small Claims Court.

How to Sue in Small Claims Court (50¢)
P.O. Box 12487
Austin, Texas 78711

Chapter 15

SOCIAL SERVICES

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LOCAL INFORMATION SUPPLEMENT

SOCIAL SERVICES

A variety of social services are available to help older persons. Some programs are designed exclusively for older citizens while some are for all age groups. Some programs are primarily financial while others offer physical assistance or emotional support.

I. EMPLOYMENT

A. State Employment Agency

Each state has an employment agency which assists people of all ages in obtaining employment.

B. Foster Grandparents Program

This program employs people sixty years or older who have limited income. Programs are available in approximately 150 locations within the U.S.

II. FOOD STAMPS

A. Description

Older citizens should be advised of their right to participate in the Food Stamp Program. It is easy for most senior citizens to enroll in the program and to be certified for longer periods of time since they are more likely to have a regular fixed income such as Social Security or Supplemental Security Income. The Food Stamp Program is meant to help people, and senior citizens are no exception. Remember: Food stamps are not welfare. The Food Assistance Program is funded mainly by the U.S. Department of Agriculture and administered by the state government. It is the right of everyone eligible for the program to use food stamps with self-respect and dignity.

Food stamps are coupons which can be used like money to purchase food in stores which participate in the Food Stamp Program. Low income families benefit from the program by using their food stamps to increase their food budget so that they can buy more and better foods from local merchants and grocery stores.

B. Credit Slips

Stores that accept food stamps will make change for food stamp purchases by issuing store credit slips which will allow the food stamp user to make later purchases at the same store. For instance, if a food stamp user makes a purchase of items totaling $1.80, and pays for these items with a $2.00 food stamp, the store will issue a

20¢ credit slip which the food stamp user will be able to use only at the store which issued the credit slip.

C. Using the Food Stamp Program

1. Application for food stamps is made through the State Department of Public Welfare.

2. Eligibility is determined and a card authorizing the person or family to purchase stamps for a designated time period is issued.

3. Stamps are purchased at the post office.

4. Stamps are taken to the grocery store to purchase food.

D. Advantages of Food Stamps

1. Stamps increase amount of money that can be spent on food.

2. Other bills may be paid with savings made by using stamps to make food purchases.

E. Disadvantages of Food Stamps

1. Allotment is based on an economy food plan.

2. Stamps are easily negotiated and may be stolen.

F. General Information

1. The U.S. Department of Agriculture estimates that the food stamp program increases the food purchasing power of a household by thirty per cent or more. Food stamps may not be converted to cash but are accepted as money for food purchases. Liquor, tobacco, cleaning products, and paper products cannot be purchased with food stamps.

2. If family does not believe an adequate evaluation of eligibility has been made, they are encouraged to appeal for a review. The review frequently results in an adjustment of the amount charged for the stamps.

III. HOMEMAKER SERVICES

A. Purpose

Homemaker services exist as an alternative to institutional care. They are usually organized to provide in-home care such as help with housekeeping and shopping, escort service, or personal care. Some agencies exist specifically to provide health care to patients who can remain in their own homes.

B. Eligibility and Costs

Some programs exist for those who are unable to pay for care. Fees are based on the family's ability to pay. Guidelines are generally available to determine the need for financial adjustments.

IV. MEALS ON WHEELS

The Meals on Wheels program provides a hot noon meal to subscribers.

A. Qualifications of Subscribers

1. Must be 55 years or older.

2. Must be physically or mentally incapable of cooking for themselves.

B. The Meals

1. Each meal consists of meat, two vegetables, cornbread or a roll, dessert, and a drink.

2. Special diets are available (such as diabetic or low cholesterol).

3. A local restaurant prepares meals.

4. Meals are delivered in special containers to keep them hot.

V. REFERRAL SERVICES

A. General Referral

Many social service agencies within individual communities serve as referral services to other agencies within the community. If the kind of concerns presented do not fit within the structure of the agency contacted, the individual will be referred to one which is more likely to meet the need. The degree and method of coordination, however, can vary considerably from one community to another.

B. Specific Agencies

1. Those agencies which typically cover a broad area of services and referral are listed below.

2. The local unit in a community can be called for information about other agencies.

a. United Way
b. City, county, or state welfare
c. City, county, or state health departments.

VI. SOCIAL SECURITY BENEFITS

Social Security programs include retirement, survivors' and disability insurance and Medicare. Medicare benefits are discussed in the chapter on Health Care.

A. Description of Retirement and Survivors' Benefits

When a worker retires, dies or becomes disabled and earnings stop or are reduced, a monthly cash benefit is available. The check is supposed to arrive on the third day of each month. Arrangements can be made for the payment to go directly to a bank.

During working years, employees, their employers, and self-employed people pay Social Security by contributions which are pooled in special trust funds.

B. Eligibility

1. Individual must have credit for a certain amount of work earned after 1936. Most employees receive credit for 1 quarter of a year's work if $50 or more is paid in covered wages in a three month calendar quarter.

2. No cash benefits are paid if the individual stops participating in the Social Security program before enough credit has been earned.

3. No one is fully insured if he has credit for less than 1½ years of work and no one needs more than ten years of work to be fully insured.

4. Being fully insured does not determine the amount paid out, since this depends on average earnings.

C. Family Payments

Monthly payments can be made to the following dependents when worker retires, receives disability benefits or dies:

1. Unmarried children under 18, or full-time students between 18 and 22 years of age.

2. Unmarried children 18 and over with severe disability before 22 years and who continue to be disabled.

3. Wife or widow, caring for child under 18 or disabled, based on worker's earning record.

4. Wife aged 62, or widow 60 and older, even if there are no children.

5. Widow aged 50 or older who becomes disabled not later than 7 years after the end of her entitlement to benefits as a widow with child in her care.

6. Dependent widow or widower 60 and over.

7. Dependent parents 62 or older after worker dies.

8. Divorced spouse at 62 or over, or a surviving divorced wife at 60, or a disabled surviving divorced wife 50 or older if the marriage lasted 20 years or more.

9. Lump-sum payments may be made after worker's death in addition to the monthly benefits.

D. Application

1. Inquiry should be made at the local office of the Social Security Administration two or three months before reaching age 65, or 62, and application filed before payments can start. In case of death, a member of the family should contact the office.

2. The following items are needed when making application and should be taken to the Social Security office when making application.

   a. Proof of age, unless already receiving Social Security checks
   b. Latest tax bill or assessment notice if own real property
   c. Names of any people who help with support and the amount of money provided
   d. Bank books, stock certificates, and bonds
   e. Motor vehicle registration
   f. Proof of pensions and annuities
   g. Copy of most recent tax return if presently self-employed
   h. If blind or disabled, a list of medical sources (doctors, hospitals, or clinics) where treatment has been received.

3. For additional information, contact the local office of the Social Security Administration.

4. Booklets explaining Social Security benefits are available there.

VII. SUPPLEMENTAL SECURITY INCOME (SSI)

A. Description

SSI replaces the state-federal program of assistance to the aged, blind, and disabled. The cost is funded through taxes.

B. Qualifications

1. Eligibility - Any resident of the United States, citizen or noncitizen legally in the United States, who is aged, blind or disabled.

2. Residence - No requirements necessary.

3. Reason for Need

   a. Aged: 65 years or over
   b. Blind: vision no better than 20/200 even with glasses or tunnel vision
   c. Disabled: a physical or mental impairment which prevents a person from doing any substantial work and which is expected to last at least twelve months or result in death.

4. Resources Allowed

   a. $1500 for an individual
   b. $2250 for a couple (not counting a home, car, personal effects, household goods of reasonable value).

5. Income Allowed

   a. Below $167.80 a month for an individual
   b. Below $251.80 a month for a couple (not counting $20 a month of unearned income and $65 plus half or remainder of earned income).

C. Benefits

1. Maximum per month for individuals without other income:

   a. $167.80 a month for an individual
   b. $251.80 a month for a couple.

2. SSI recipients living in the home of another person have a grant reduction.

3. SSI benefits begin as of the first day of the month in which an individual applies.

4. SSI checks are mailed for delivery on the first of the month.

D. Application.

1. Application can be made by visiting the local office of Social Security Administration.

2. When making a visit to apply, the following materials should be taken to the office:

a. Proof of age, unless already receiving Social Security checks
b. Latest tax bill or assessment notice if own real property.
c. Names of any people who help with support and the amount of money provided.
d. Bank books, stock certificates, and bonds
e. Motor vehicle registration
f. Proof of pensions and annuities
g. A copy of most recent tax return if presently self-employed
h. If blind or disabled, a list of medical sources (doctors, hospitals, or clinics) where treatment has been received.

VIII. CONGREGATE MEALS FOR SENIOR ADULTS

Through Title VII, federal funds have been made available to support local congregate meal sites. A hot noon meal as well as a variety of social services are provided within the local community. Contact local social agencies for information regarding availability.

IX. VETERANS ADMINISTRATION BENEFITS

A. Pension for Nonservice-Connected Disability

Eligibility:

Veterans of the Mexican border period, WWI, WWII, and the Korean conflict with 90 or more days service or separated from service earlier for a service-connected disability, who become permanently and totally disabled from reasons not traceable to service, may be eligible for VA's nonservice-connected disability pension if their income does not exceed certain limitation. Veterans 65 years or older are considered permanently and totally disabled for pension purposes. Payments vary from $5 to $185 per month, according to income. Additional amounts are added for dependents and factors such as the need for the regular aid and attendance of another person and whether the veteran is permanently housebound.

B. Compensation for Service-Connected Disability

A rating physical determines the percentage of disability. Monthly payments range from $38 to $707 per month for a veteran without dependents.

C. Nonservice-Connected Death Pension

This pension is payable to needy widows, widowers, and children of veterans of the Mexican border period, WWI, WWII, and the Korean conflict who died of causes not related to service. Need is measured by annual income and net worth. Payments range up to $177 per month for a widow. Children may be eligible even if there is no eligible widow or widower.

D. Hospitalization

Hospital care is provided on a bed-available basis for treatment of nonservice-connected conditions, provided the veteran states under oath that he or she is unable to defray the cost of necessary health care elsewhere. The statement of inability to pay is not necessary for applicants who are 65 years of age or older, or who have compensable service-connected disabilities, or who are receiving VA pensions.

E. Outpatient Treatment

Outpatient treatment is also available for certain veterans. Certain eligible veterans may be furnished drugs or medicine ordered on prescription.

LOCAL INFORMATION SUPPLEMENT

I. EMPLOYMENT

A. The Texas Employment Commission office is located at 1602 16th Street, Lubbock, phone, 763-6416.

B. The Foster Grandparents Program is located at the Lubbock State School. After a two week training session each "grandparent" is assigned two children residing at Lubbock State School. Two hours are spent with each child each day, Monday through Friday. The pay is $1.60 per hour plus a transportation reimbursement. More information about the program can be obtained from the Lubbock State School, phone 763-7041.

II. FOOD STAMPS

Application forms for food stamps are available at the State Department of Public Welfare office at 701 Main, Lubbock. To determine eligibility before applying, contact Community Services, phone 762-6411, extension 582. A worker goes to the home to determine eligibility of the family and what the cost will be.

III. HOMEMAKER SERVICES

A. Homemaker Service Aides

1. The purpose of this program for persons over 60 is to provide in-home care such as help with housekeeping and shopping, escort service to stores, doctors or dentists, or personal care during temporary illness. It is not a program primarily for housecare services but rather, person-care.

2. The program also provides employment opportunities for persons desiring to be trained as Aides. Classes for Aides cover topics such as nutrition and food management, environmental health, practical psychology, home management, consumer education, and first aid.

3. Persons over 60 needing the service in their home or persons desiring to participate as Homemaker Service Aides should contact the Homemaker Service Aide Program office, phone 742-3033. The mailing address is College of Home Economics, Texas Tech University, Lubbock, Texas 79409.

B. "Home Provider" Program

1. People who are unable to pay for Homemaker Service Aides can call the Department of Human Resources (formerly Department of Public Welfare) to see if

they are eligible for this program. Phone 762-8922, extension 269.

2. A local worker will call on the elderly person to assess their needs and also determine what other community services are available.

C. West Texas Home Health Agency

This agency provides intermittent nursing care in the home. Phone 747-2814.

IV. MEALS ON WHEELS

Subscription to the program may be made by referral from welfare agencies, neighbors, or friends. One can also subscribe for oneself by calling 765-8319.

V. REFERRAL SERVICES

A. Directories

1. Directory of Health, Welfare and Recreation Resources in Lubbock, Texas. $2.00

Obtain from the United Way of Lubbock, 2201 19th St., Phone 747-2711.

2. Resource Directory. South Plains Regional Office on Aging, 1611 Ave. M, Lubbock, Texas, 79401. Phone 762-8721.

B. Service to Aged

State Department of Human Resources, Social Services for the Aged, Blind, and Disabled. 701 Main St., P.O. Box 10528, Lubbock, Texas. Phone 762-8922.

VI. SOCIAL SECURITY BENEFITS

Information and applications are available at the office of the Social Security Administration on the first floor of the Federal Building, 1205 Texas Avenue, Lubbock, phone 762-7365.

VII. SUPPLEMENTAL SECURITY INCOME

Information and applications are available at the office of the Social Security Administration on the first floor of the Federal Building, 1205 Texas Avenue, Lubbock, phone 762-7365.

VIII. CONGREGATE MEALS--TEXAS TECH PROGRAM FOR OLDER TEXANS (TTPOT)

A. Description

The TTPOT program offers recreation, fellowship, and food for the elderly in Lubbock County. Persons sixty or over are invited to attend the program. A hot meal at noon and social activities are available for those who wish to participate. The activities include dominoes, cards, checkers, macrame, ceramics, crocheting, quilting, nutrition education, special programs and speakers, field trips, physical fitness programs, adult education, health education, and singing. There is no fee for the hot noon meal although contributions are welcome.

B. Congregate Meal Sites

1.	Homestead	5401 56th	792-6952
2.	Lubbock Adult Center	2600 Ave. P	762-3629
3.	Pioneer	2617 Cornell	744-8951
4.	Copper Rawlings	40th & Ave. B (ext. 281)	762-6411
5.	Mae Simmons	26th & Quirt (ext. 323)	762-6411
6.	Zenith	515 N. Zenith	744-3222

C. Information and Referral

The TTPOT program has an information and referral system that can be contacted by phoning 742-3924. This program helps people find social agencies which can assist them with the problems they call about.

IX. VETERANS ADMINISTRATION BENEFITS

A. Area Hospitals

Veterans Hospitals in this area are located at Amarillo, Texas, Big Spring, Texas, and Albuquerque, New Mexico.

B. Eligibility

Requests for determination of eligibility for outpatient treatment can be made at the VA Outpatient Clinic, Federal Building, 1205 Texas Avenue, Lubbock.

Chapter 16

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LOCAL INFORMATION SUPPLEMENT

TRANSPORTATION

Transportation for the elderly represents a major problem. Some elderly live in urban areas and mass transit services are inadequate for their needs such as shopping, getting to doctor's offices, hospital, etc. As the elderly grow older many become less mobile and are no longer able to meet requirements for a driver's license.

The inadequate transportation also hinders them from engaging in comparative shopping, or to shop at stores having sales. Because of this, they are forced to shop at neighborhood stores where the prices may be higher. The following chapter reviews suggestions and recommendations for helping to control costs of transportation.

I. BUYING A CAR

Because funds are usually limited, if a car must be purchased, it is essential that the money be spent as economically as possible. The following are key points to consider when buying both a new or used car.

A. Questions to Consider before Deciding to Buy a Car

1. Can public transportation take care of my needs?
2. What are maintenance costs?
3. Will I be able to afford the price of a new car and the maintenance upkeep?

B. Compare Prices

1. Find out how much a trade-in car would be worth if sold apart from the trade-in deal.
2. Have the dealer total all costs, including taxes.
3. Check quoted price with several dealers.
4. Do not get hung up on a gimmick such as a color television or free CB's for buying a new car.
5. When comparing prices, make sure each car has the same options and characteristics. There's a difference in price for an automatic transmission and a standard shift on the floor or on the steering wheel.

II. BUYING A USED CAR

A. Best Buy

1. Used car two to four years old.

2. Car without fancy accessories like automatic windows which are costly to repair.

B. Things to Check When Deciding on a Used Car

1. Is the engine block cracked or welded? - A crack means a motor job and welding means just as much trouble.

2. Is the oil leaking or in big thick puddles? - The car may need a motor job.

3. Is the radiator water rusty or oily? - Take off the radiator cap and look at the water. This could mean extra money for radiator repairs.

4. Does the oil dipstick smell like gas? Clean the dipstick, push it all the way in and pull it out. The smell of gas may mean money to repair a defective fuel pump.

5. Does the dipstick show heavy oil? Heavy oil is used to quiet a bad engine. If heavy oil is present, this car is a bad buy.

6. Sit in the driver's seat and check: condition of the seats, floor mats, pedals, dashboard, lights, horn, windshield wiper and radio.

7. Push the break pedal down steadily. It should catch. If it sinks slowly to the floor there is some kind of brake trouble.

8. Turn the steering wheel back and forth. - It should have no more than 2 inches of play before the wheels turn. If it has 3 or more inches of free play, it probably has steering problems.

9. Start the car. It should start quickly. If it does not there could be expensive repairs.

10. Engine noises - rev the motor 2 or 3 times. Do this when the engine is cold and again when it's hot. Knocks and pings can mean big trouble.

11. Generator. To test, turn the headlights on, then step lightly on the gas. The red light should be off, not flickering. If there is a needle, it should not point to "charge."

12. Oil pressure. The light should go off when the car is started.

13. Clutch in shift car. First push the pedal down by hand. It should have no more than 2 inches of free play. Next, shift to high and put the brakes on, let the clutch out slowly. The car should stall. If it jerks or grabs, the car may need a new clutch.

14. Next, test drive the car. Check for problems up and down hills, in traffic, on a highway at higher speeds.

15. On stick shift or automatic transmission, there is trouble if there are grinding, growling or groaning noises, if the car pops out of gear, or, if the engine races or jumps forward.

16. Brakes. Brake hard at 10, 20, and 40 miles per hour. There is trouble if: the brakes grab or feel spongy, brakes pull to one side, or there is lots of noise.

17. Hold the steering wheel lightly - the car should not pull to one side.

18. Speed up quickly from 10 to 40 miles per hour. The engine should not buck, jump, or jerk.

19. White smoke from the exhaust is okay, but blue smoke means trouble. The car probably needs an engine overhaul.

20. Check the tires. If tires are worn on a car a year or two old, the car has probably been driven quite a distance. The odometer may not show this distance. Uneven worn tires mean front end or mechanical problems.

21. Open and close the doors and windows to determine the fit.

22. Check the spare tire and jack.

23. Check for worn shock absorbers. This can be done by pushing down on the fender or corner of the car several times until that corner is bouncing up and down. Let go. If shocks are good, the car will go up and down once and stop. If shocks are worn or bad, the car will keep bouncing.

III. PURCHASING PROCEDURES

A. Cash

The cheapest way is to pay cash, but few people can do this.

B. Credit

1. Make the biggest down payment that can be afforded.

2. The old car, if sold or traded in, will be money. It may be all of the down payment, or part of it.

3. If possible, add cash to the trade-in value of the car. If borrowing money is necessary to make a down payment, it is unwise to buy a car.

4. Most expensive credit is to make a small down payment and stretch payments over the longest time possible--usually 2 years for a used car and 3 years for a new car.

5. The dealer gets his money immediately. Payments go to loan people.

6. The lending insitution literally owns the car until the balance is paid in full.

7. Finance rates can vary from 6 per cent to 24 per cent. A shady dealer may charge 100 per cent. Finance rates can also depend on the age of the car.

8. Additional information may be obtained on credit in the chapter on Credit.

C. Other Financial Information

1. Dealing directly with a lending institution will save money. Take the "cash" money to the dealer when making the purchase.

2. When financing through a dealer, he is not paid directly. He gives or sells contract to a finance company or bank. When he does this, he receives from them the total amount of money. Owner payments only go through him to the finance company that has contract.

3. A higher finance rate will almost always be paid by financing through a dealer, because he wants a "cut" on the deal.

4. A new car dealer can give cheaper credit than a dealer who sells used cars, because the new car dealer can use GMAC or another credit plan and <u>he</u> is actually financing the car.

5. To compare credit cost, find out the actual dollar cost for the credit charges.

D. Closing the Deal

1. Check the contract to make sure all agreements are in writing.

2. Read thoroughly anything to be signed and get a personal copy.

3. Get a receipt detailing the facts of purchase.

4. Make sure the dealer signs, not the salesman.

5. Make sure the title to the car is either transferred to owner or to the lending institution of owner's choice.

6. Get every kind of guarantee possible in writing.

E. The Guarantees

1. Vehicle Inspection Sticker - when the car was last inspected.

2. Written guarantee that the car will pass vehicle inspection, and if it does not, seller will make the necessary repairs.

3. Formal guarantees are in writing - know what it covers and for how long.

IV. COSTS INVOLVED IN OWNING A CAR

A. Loss in Value

The car is usually worth less every year after it is purchased new.

B. Gas and Oil

The average distance driven each year is 10,000 to 12,000 miles. For the average car this much driving would cost approximately $475.00.

C. Maintenance and Repairs

Grease and oil jobs, car washes, regular service checks spelled out in owner's manual cost approximately $150.00 per year. If a lot of car repairs are needed, the bill could be hundreds of dollars.

D. Tires

If 10,000 to 12,000 miles a year are driven, tires

can cost from $50-$100 per year.

E. Car Registration

Proof of ownership is needed. There will be a charge for this when car is purchased.

F. License Plates

Prices vary according to the type of vehicle. This is an annual cost.

G. Small Fee for Vehicle Inspection

H. Car Insurance

Liability insurance protects against damage to other people, their cars, their property. Collision insurance protects against damage to owner's car in a collision. Comprehensive insurance protects against losses from theft, fire, flood, etc.

I. For more information, see chapter on Insurance.

V. CAR REPAIRS

A. Car repairs vary in prices from the dealership to independent car repair shops.

B. The exact and specific repairs to be done should be stated in writing, and the understanding that no other repairs are to be made without being consulted first.

C. If car is taken into a garage and repairman is told to fix it, and the repair bill is too high to pay all at once, the garage may keep car until the entire bill has been paid.

D. The Better Business Bureau has information on business reliability. This means that one can call the BBB to find out if there have been any complaints filed regarding a business one is considering.

E. The Texas State Board of Insurance has estimated that a new car that costs $4,438.00 now, would cost $19,979.00 if built with replacement parts. This indicates that consumers should be aware that costs are high when repairs are needed.

F. It may be possible to get advice from friends regarding repairs, or for owners to do their own repairs.

G. In Dallas, Texas, and other cities, there have been ordinances initiated requiring repairmen to be licensed.

VI. MAINTENANCE

A. By frequently checking the air in the tires, water level in the battery, oil level, the transmission fluid, rear end fluid, etc., and ensuring that the level is full, money in future repair bills can be saved.

B. By keeping the car or vehicle clean and the car's finish preserved, a higher resale price can be asked.

C. By checking sales on oil, oil filters, and air filters at large department discount stores, money can be saved by changing own oil and filters.

D. By pumping gas at Self-Service filling stations, money can be saved on the cost of gasoline, usually a couple of cents per gallon.

VII. PUBLIC TRANSPORTATION

Because elderly individuals have a more difficult time meeting the requirements for driver's license, they are forced to depend upon public transportation a great deal more than younger consumers.

There are various types of public transportation, such as taxis, buses, trains, planes, ships, etc. Depending upon the destination of the consumer, length of time available, etc., these methods of transportation may provide adequate services for the elderly consumer.

A. City Buses

This type of transportation usually operates on a fixed route and schedule. Depending upon the development of this form of mass transit, buses may provide adequate transportation for the elderly consumer. However, this form of transportation may be uncomfortable (such as hot in the summer and cold in the winter) and may create an inconvenience such as no routes to where the elderly consumer desires to visit, or many transfers to reach the destination. Discounts are sometimes available for senior adults and should be checked.

B. Taxis

This form of public transportation is the most common. Although this provides convenience (pick up and delivery at any destination) the service may prove costly, especially if there is a great distance to travel, or if many trips are required. Some communities have established discount prices for elderly citizens using the city taxis systems.

C. Other Transportation

Various other means of transportation may be suitable for the elderly consumer's needs. This is particularly true if the elderly consumer is planning a trip, such as charter flights, bus passes, etc.

Bus companies sometimes offer discount rates for various travel plans. Amtrak provides a toll-free number for information and reservations. Phone: 800/421-8320.

VIII. SOURCES OF ASSISTANCE

A. Auto Hot Line

This is a toll-free number providing information on safety defects and auto recalls. Call:

800/424-9393, 8:30 to 5:00 p.m.

B. Traveler's Toll-Free Telephone Directory

This book list 800 toll-free telephone numbers where information rates, etc., can be obtained on more than 10,000 hotels in the U.S., Mexico, Canada, and the Caribbean. The cost of this book is $2.50. Write:

Landmark Publishing
Box 3287R
Burlington, Vermont 05041

C. Booklets

1. Cost of Owning and Operating an Automobile, 1976 (Free)
U.S. Department of Transportation
Federal Highway Administration
Washington, D.C. 20590

2. How To Buy a Used Car (1976, 75¢ single copy)
Book Department
Consumers Union
Orangeburg, New York 10962

D. AUTOCAP

1. AUTOCAP (Automotive Consumer Action Panel) is a program of the National Automobile Dealers Association. It has been organized as a complaint-settling agency for consumers. To locate the nearest one, contact:

National Automobile Dealers Association
8400 West Park Drive
McLean, Virginia 22101

Phone 703/821-7070

2. AUTOCAP should be approached if a problem cannot be resolved by first contacting the retailer and then, an executive-level representative of the manufacturer.

LOCAL INFORMATION SUPPLEMENT

I. PUBLIC TRANSPORTATION

A. Public Bus System

1. At the present time in Lubbock, the special discount fare for elderly is 20¢, with free transfers. For information on routes, call: 762-0111.

2. Elderly citizens can request a bus for transportation from their home to doctor's office and other places. This service is available from 8 a.m. to 5 p.m. Monday through Friday. Reservations must be made at least 48 hours in advance.

   a. For this service, call:
      762-6411, Ext. 582
   b. Fares are 20¢ per person each way.

3. Top priority will be given to people confined to wheelchairs, and to the deaf, blind, and lame.

4. Persons 65 and older who do not receive Medicaid benefits are also eligible for this service.

5. People who need assistance from their home to the street or their destination should be accompanied by an attendant.

6. Although trips to and from the doctor's appointment will be given top priority, the elderly and handicapped can request a bus for shopping trips or social trips if space is available.

7. The bus used for this purpose is specifically designed for the handicapped and has a hydraulic lift for wheelchair patients. It can accommodate 13 people and 3 wheelchairs.

B. Medicaid Program

Medicaid Transport is another source of transportation available to Medicaid recipients who have no other means available. The program is administered through the American Red Cross.

1. For service, call: 763-5249.

2. Reservation must be in two days in advance.

3. Service is available in Slaton on Wednesdays and in New Deal at unspecified times.

4. When calling the individual needs to give the Medicaid number of the person receiving transportation.

C. Amtrak

Amtrak Station in Dallas is at 400 S. Houston, in Fort Worth, 1501 Jones Street. Passengers can board either at station in Dallas or Fort Worth.

II. COMPLAINT HANDLING

A. The Texas Automobile Dealers Association has established an informal dispute mediating function through AUTOCAP. A complaint must be sent in writing to:

AUTOCAP
P.O. Box 1028
Austin, Texas 78767

B. A booklet, Let's Talk About It outlines the steps used by the panel to resolve complaints and how consumers can use the panel. It can be obtained from dealers who are members of the Texas Automobile Dealers Association or by writing the above address.

C. Mr. John Scoggin, 1917 Texas, Lubbock, phone 747-3281, currently is president of the state association.

ADVISOR'S RESOURCE LIST

ADVISOR'S RESOURCE LIST

1. Books

Consumer Health, Harold J. Cornacchia (The C. V. Mosby Company, Saint Louis, MO)

Help: The Useful Almanac 1977-78, Arthur E. Rowse, Editor (Consumer News Inc., Washington, D.C. 20045)

Sylvia Porter's Money Book, Sylvia Porter (Avon Books, 959 Eighth Avenue, New York, NY 10019)

Take Care of Yourself, A Consumer's Guide to Medical Care, Donald M. Vickery, M.D. and James F. Fries, M.D. (Addison-Wesley Publishing Company, Reading, MA)

2. Government Bulletins

A catalog of free or inexpensive consumer interest publications is available. Write:

Consumer Information
Consumer Information Center
Pueblo, CO 81009

3. Magazines

Changing Times - An easy-to-read consumer magazine of general interest. (Editors Park, MD 20782) $9 per year.

Consumers Union and Consumers Research - Unbiased testing organizations which accept no advertising. The subscription price of their monthly magazines can often be quickly recovered by taking advantage of shopping information provided. Consumer Reports (Box 1000, Orangeburg, NY 10962) $11 per year. Consumers' Research (Washington, NJ 07882) $9 per year.

FDA Consumer - The official magazine of the Food and Drug Administration used to share information collected by the FDA. (Superintendent of Documents, Government Printing Office, Washington, D.C. 20402) $8.55 per year.

Money - A general interest magazine which focuses on finance as it relates to families. (Time, Inc., 541 N. Fairbanks Court, Chicago, IL 60611) $14 per year.

The Voice - A publication for senior citizens in Texas. (201 Jackson Keller Road, San Antonio, TX 78216) $1 per year

4. Newspaper Columns

Some well known ones include:

Better Business Bureau column

Heart Line - news column designed for senior citizens. Write: Heart Line, 114 E. Dayton St., West Alexandria, OH 45381; personal replies are sent as well as replies printed in the national column.

Sylvia Porter - newspaper column mostly dealing with economic decisions of consumers.

Syndicated consumer articles with the by-line of Sidney Margolius.

5. Organizations

American Association of Retired Persons
215 Long Beach Blvd.
Long Beach, CA 90801
Yearly dues of $3 include a subscription to Modern Maturity, a bimonthly magazine. Membership available to persons over 55.

Gray Panthers
3700 Chestnut Street
Philadelphia, PA 19104
Action-oriented movement to combat prejudice about age.

National Retired Teachers Association
701 N. Montgomery St.
Ojai, CA 93023
Annual dues of $3 include a subscription to NRTA Journal.
Membership is open to all retired teachers or administrators.

OWL Older Womens Liberation
National Chairperson of the Task Force on Older Women
National Organization for Women
1957 East 73rd Street
Chicago, IL 60649

6. Pamphlets

One free copy of each of the following booklets is available by writing:

AARP NRTA Fulfillment Department
Box 2400
Long Beach, CA 90801

Your Retirement Psychology Guide
Your Retirement Hobby Guide

Your Retirement Job Guide
Your Retirement Income Tax Guide
Your Retirement Food Guide
Your Retirement Pet Guide
Your Retirement Legal Guide
Your Retirement Safety Guide
Your Retirement Health Guide
Your Retirement Anti-crime Guide
Your Retirement Home Repair Guide

7. Radio and Television

Call for Action - Radio and television programs in approximately 42 metropolitan areas; information is kept confidential and follow-up calls are made.

Consumer Survival Kit - National public broadcasting television series. A half hour entertaining program on a wide variety of consumer topics. A booklet published for each program is available by writing P.O. Box 1977, Owings Mills, MD 21117. There is a charge of $1 for each booklet.

8. Trade associations and manufacturers' promotional literature provide product information, normally with a bias toward the product or manufacturer.

GUIDELINES FOR DEVELOPING A SENIOR ADULT PEER-ADVISORY CONSUMER PROGRAM

GUIDELINES FOR DEVELOPING A SENIOR ADULT PEER-ADVISORY CONSUMER PROGRAM

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GUIDELINES FOR DEVELOPING A SENIOR ADULT PEER-ADVISORY CONSUMER PROGRAM

There is a growing concern for the quality of life at the present time. This concern is evident from the emphasis placed upon human rights from such leaders as President Carter. One manner in which this concern can be expressed is to improve the quality of life for the elderly who live on fixed incomes which may be inadequate for meaningful existence. The expression of concern can assume various forms such as adult education courses, media presentations, and peer-advisory programs. The peer-advisory technique offers much in its favor. First, it utilizes the experience and expertise of other senior adults. Second, it provides for the feeling of contribution, activity, and helping in the senior peer-advisor. Thus, the emphasis of the program described in this section is the use of senior citizens as volunteer consumer advisors. This approach is consistent with the current emphasis and concern for human rights and dignity of all persons.

This section is prepared specifically for individuals and agencies who have a concern for the plight of the elderly in our country and who want to take some action in meeting this concern. The topics discussed will provide such individuals with the information necessary for developing a senior citizens consumer program. Although the information is organized in order of implementation, some areas will require pursuing at the same time. Thus, a chart of the development of the major phases is provided to help illustrate this planning need. It should also be noted that although this section deals specifically with the development, implementation, and evaluation of a senior adult peer-advisory program, it can be modified for various other types of programs.

The material in this section reflects the incorporation of the experiences of the SCCAP program developed in Lubbock, Texas during 1977-78.

E. Carolyn Ater
C. W. Baugh

I. PROGRAM STAFF DEVELOPMENT

A. Initiation

At the outset, it is assumed that some concerned individual(s) or agency will assume responsibility for initiating interest among other individuals for the development of a program and the forming of the program staff.

B. Division of Responsibilities

Once the program staff has been assembled, various duties and functions of the staff must be determined for the successful and timely implementation of the procedures necessary for program development. These functions include such areas as administration, publicity, program planning, and program monitoring.

C. Budget

The sponsorship and size of the program will largely determine the financial resources and needs. Consideration should be given to the following budget items.

1. Salaries of program staff. This would most often be met by already existing agencies.

2. Travel

   a. For staff--considerable miles can be covered in making contacts for program support and contacting resource groups.
   b. For volunteer advisors--if possible, mileage should be covered for those volunteering time for training and advising.
   c. For speakers and consultants--depending upon the extent of local resources available, some funds could be used for bringing outside persons to the local area.

3. Meals

   Refreshments and/or meals for an orientation session, training sessions, and in-service meetings add to group enjoyment and group cohesiveness and are desirable when possible. Coordination with already existing congregate meal programs for the elderly can be helpful.

4. Supplies

   Preparation of publicity, information materials, postage, etc., are all items which require some

financial expenditures. They may, however, be absorbed by already existing agenices.

II. IMPLEMENTATION OF PROGRAM

A. Types of Community Contacts

Enlisting the aid and assistance of various government, civic, and community leaders is crucial for the success and usefulness of the program. Organizational levels of responsibility should be observed when making contacts whenever possible. It is also important to contact persons who work most closely with the elderly population regardless of the level of responsibility of the person. Some suggestions for contacts are listed below.

1. Area-wide governmental leaders

   a. Federal and state legislators
   b. Regional governmental officers

2. Local community and governmental leaders

   a. County judges
   b. Mayor or city managers
   c. Leading business persons

3. Church personnel

   a. Ministers and ministerial associations
   b. Church-sponsored senior adult groups

4. Senior citizen groups

   a. Local community-sponsored groups
   b. State and nationally sponsored groups

5. Social agencies

   a. Public welfare agencies
   b. Health agencies
   c. Community centers

B. Purpose of Community Contacts

The above persons and groups should be contacted for some or all of the following purposes.

1. To explain the value and intent of program.

2. To identify specific local problems of the elderly.

3. To seek names of recommended potential senior adult peer-advisors.

4. To investigate possible locations for advising centers.

C. Advisory Council

Dependent upon the origin of the proposed program (such as an agency versus a group of senior adults), an advisory council should be established composed of leading senior adults and others involved in work with elderly persons.

1. The advisory council should be representative of the elderly population which the program will serve.

2. The advisory and/or decision making role of the council should be clearly identified.

3. The council should be kept up-to-date on progress of the program such as contacts established, review of consumer problems, publicity efforts, etc.

4. The council can also be utilized for obtaining suggestions concerning methods for improving the effectiveness of the program.

D. Survey of Community Needs

A general overview of some of the problems facing consumers can be determined from available consumer literature and literature regarding the elderly. The local senior adults to be served, however, should be surveyed for specific problems relevant to them. The survey should elicit problem areas as well as areas of interest for senior adults. See the end of the section for a consumer problems and interests list of topics to use as suggestions for a survey.

E. Community Presentations

The project staff will find it useful to provide presentations on topics of consumer interest to community groups. A presentation can serve two purposes. First, it will help to recruit potential volunteers and to publicize the program. Secondly, it will serve as a preventative educational service to the elderly.

F. Recruitment of Volunteer Advisors

One source of program volunteers are the senior citizen

groups in the community. Another source can be recommendations from social agencies working closely with senior citizens. The recruitment process will have several emphases.

1. Value of participation to the community. The advisors will be providing a service to their peers based on their own experience and expertise.

2. The opportunity to be involved in a challenging activity. The training and actual advising process will provide self-developing experiences.

3. Type of advisors needed. Persons who are willing to help inform others and share some of their own time and experience are desired.

G. Orientation Session

Depending upon local needs and interests, a one-day orientation session should be planned in order to present an overview of the proposed program and for group planning.

1. Attendance

   a. All potential peer-advisors should be encouraged to attend. These persons would include those who have responded to program publicity and those recommended by others. After receiving an overview of the program, a decision to participate can then be made.
   b. All persons who may be working with the program as resource persons, staff, referral persons, etc., should be invited. Greater coordination can be achieved when these persons are more fully informed regarding the program intent and plan.

2. Program

   a. Getting-acquainted techniques can be used as a beginning to familiarize the group with each other.
   b. A presentation of the need and intent of the program should be introduced.
   c. Presentations of interest can be included which will better illustrate program value. The presentations would include characteristics of working with elderly, helping skills which could be used, and an example of consumer information pertinent to the group.

d. Part of the program can be used for surveying the group on desirable times and location for the training sessions.
e. An example of suggested format for an Orientation Program is provided at the end of the section.

H. Publicity

1. Need

One of the crucial needs for any program is to communicate its existence. Much of the most persuasive publicity is done by personal contacts of those involved in the program. However, this system of word-of-mouth publicity needs to be supplemented by the public media. Such publicity is needed at several stages in the program.

a. Initial stage--explanation of proposed program, recruitment of volunteers, and announcement of the orientation meeting.
b. Announcement of the dates and location of training session to enlist additional volunteers if time has elapsed since the orientation session.
c. Announcement of the advisory services and their locations.

2. Types of publicity sources

a. All public media in the community should be utilized. This would include daily and weekly newspapers, local radio stations, and television programs.
b. Announcement of the program can also be sought through various organizations in the community. These avenues include church bulletins and organizational newsletters.

3. Preparation of material

a. Pictures help convey ideas. Professional as well as non-professional photographs can be used to show senior advisors in advising settings, or senior adults in various consumer roles such as food shopping, transportation, family budgeting, etc.
b. Informational material also needs to accompany pictures as well as being used separately. This would include a description of the program as well as persons to contact, etc.

III. PROGRAM RESOURCES

One of the values of a senior adult consumer advisory program is that of coordinating and focusing a variety of resources on specific consumer needs of elderly persons. A manual of information can be used to help focus the problems and suggest other avenues of assistance.

A. Senior Adult Consumer Advisory Manual and Resource Packet

1. Sufficient copies of the Manual should be obtained for each advisor and for others working most closely with the program.

2. Plans should be made by the program staff to identify material for the Local Information Supplement using examples indicated in the Manual.

3. Particular attention should be given to any needed up-dating in information pertinent to elderly consumers. This would include, for example, changes in Social Security program, legislative action, newly established programs, etc. Subscriptions to the variety of consumer newsletters available would assist this process.

4. To supplement the Manual, various pamphlets can be obtained and distributed to interested persons. Pamphlets are available from such sources as the Better Business Bureau, County Extension Service and U.S. government as indicated in the Manual.

B. Other Resources

1. Government, business, educational, and voluntary organizations most actively involved in the consumer areas also serve as resources for peer-advisors. Educational and informational materials along with audio-visual aids are available. Representatives may be contacted to speak or serve as consultants.

2. When speakers are contacted, it is important that they understand some of the needs of working with the elderly. These include the necessity for speaking clearly and being heard easily and suiting the information to the needs of the group. Biases and subjectivity of the speakers can be identified and discussed.

IV. PEER-ADVISOR TRAINING

This is one of the most important components of the program with success or failure dependent upon the skills acquired

during the training sessions.

A. Advisor Selection Criteria

A very large degree of the effectiveness of the project will depend upon the effectiveness of the advisors. Although the advisors are in a voluntary capacity, their selection should be governed by selection of persons with greatest potential. Thus, certain selection criteria should be utilized. The advisors should be selected on the basis of those characteristics of a successful helping relationship, such as caring, neither too dominant nor too aggressive, and healthy attitude toward self and life. A realistic consumer attitude could also be utilized, since attitudes and behaviors are usually consistent.

B. Workshop Location

The location is an important aspect of the training program. The staff should remember to choose a location that has easy parking, one with no limitations such as steep steps or stairs, small enough rooms for adequate hearing and without distractions. All of the above can effect the amount of knowledge and skills the advisors acquire.

C. Training Program

1. Scheduling of workshop

The training workshop should include a minimum of 40 hours. This may be completed in one week or in various combinations of days over several weeks. A general preference for days and times can be obtained during an orientation meeting and scheduled accordingly.

2. Training for helping relationships

The advising aspect is very important since it provides exposure and training in helping skills. Thus, this component should be taught by competent individuals engaged in helping relationships such as university faculty or individuals in private practice. Some skills to be developed are speaking, listening, reflecting, and empathy. The training should include not only cognitive but also behavioral training in the skills needed for a helping relationship.

3. Training for consumer competence

The Manual can be used as a guide for the material to be covered. Both staff and outside speakers can be utilized. This is very important because the material represents areas in which the advisors will be rendering aid and they should be familiar with the Manual. This is also important because the advisor should be confident and knowledgeable in the consumer area.

4. Speaker selection

Depending upon the area and the number of advisors involved in the training, it may be possible for speakers other than staff to present relevant material. Persons from local or regional federal agencies such as the Federal Trade Commission, Food and Drug Administration, Social Security Administration, Department of Public Welfare, or university faculty are some examples.

5. Record keeping

For documentation and study of program value, and accurate consumer follow-up, advisors should be instructed in completion of simple records. Examples of possible forms are provided at the end of the section.

D. Workshop Evaluation

1. The Workshop should be evaluated by the participants for a number of reasons. First, it is important for the staff to get the overall impressions of the advisors after their exposure to the Workshop. Any relevant material which the advisors would like to have had covered can then be presented during in-service training. An example of an appropriate workshop evaluation form is provided at the end of the section.

2. The staff should prepare some type of measure to determine the understanding of the material from the Manual by the advisors. This will allow the staff to determine the effectiveness of the Workshop, such as amount of learning and final level of knowledge of the Manual material.

E. Peer-Advisor Interview

1. The advisors should be administered some type of

biographical questionnaire to determine if they have any preferences as to assignments, hours of advising, if the advisors are bilingual, and what specific experiences or expertise they have which would be helpful in their role.

2. The advisors should then be individually interviewed by the staff for assignment of locations, hours, and, if more than one advisor is assigned to a location, to meet the co-advisor.

V. ADVISING ASSIGNMENTS

As a result of contacting community leaders and agencies, possible locations for assigning advisors can be identified. Pre-existing senior citizen centers or regularly held senior citizen group meetings would normally have the highest potential for a consumer advisory program.

A. Location Selection

The advisors should be assigned to their preferred location for advising if possible. If not possible, the assignment should be performed with the purpose of matching the advisors as closely as possible to their original preference. This will assist the advisors in feeling more comfortable since they will be located in areas close to their preference (perhaps, individuals with more similar backgrounds).

B. Advisor Assignments

If possible, two advisors should be assigned to each advising location. If the two advisors are both present at the advising location each week, then continuity can be maintained if one of the advisors is absent, or on vacation.

VI. PROGRAM SUPERVISION AND MONITORING

The staff supervision of the advisors is a very important aspect for a successful program implementation.

A. Staff Supervision

1. The staff member supervising the advisor should remain in close contact with the advisor at least once every two weeks or every week if feasible. This is important for the flow of information and to render any needed assistance. It is especially important to make frequent contacts with the advisor in the beginning of the program, as an encouragement to the advisor.

2. The advisors should be alerted during the training session of the importance of establishing confidence in the consumer seeking help in the advisor. Until this confidence is established in some groups, the number of persons seeking assistance may be at a minimum.

3. The staff can offer assistance in seeking out additional consumer information as it is needed, make suggestions for arrangement of the advising location, and help with introductions of the advisor to any on-going programs.

4. The staff should periodically review the record forms to ensure that they are appropriately completed with necessary information.

5. The supervision of the advisors by staff knowledgeable in helping skills can ensure the appropriate maintenance of those skills and characteristics necessary for a successful helping relationship. By supervising the advisor, the staff can offer suggestions for correction or modification of the advisor's behavior, which can lead to successful advising.

6. Both the program staff and advisor should coordinate the available consumer services with the Senior Citizens Center Director. Although the information provided by the consumer is confidential, the problem should be discussed with the Center Director. The Director may be more aware of the consumer's situation and may offer aid, such as other possible solutions. The Center Director also may be in possession of additional information relevant to the consumer's problem. The coordination will result in a better resolution of the consumer's need.

B. In-service Training

1. In-service training should be conducted at least once a month. In-service training can accomplish a number of important functions. First, it allows the advisors to meet together and discuss any problems they have encountered and their solutions. Second, it allows the advisors and staff to discuss any methods of improving the project. Third, it provides an opportunity for the staff to disseminate any new information and/or policies pertaining to the project and its operation. Lastly, any pertinent or requested information which was not presented at the Workshop can also be presented.

2. Newsletters from the staff to the advisors can be used an an alternative to in-service meetings, or as a supplement to the meetings. The newsletters can relay current consumer news and program announcements to all the advisors at one time.

VII. PROGRAM EVALUATION

Regardless of the source of initiation of the program (such as federal, state, church, or charitable funds) it will be necessary to evaluate the program as to its success and cost effectiveness. There are a number of variables that are involved in the evaluation process.

A. Consumer Evaluation

The information from the record keeping forms can be utilized in a follow-up interview with the consumers. This can provide such information as how satisfied the consumers are with the solution to their problem, how adequately they think they were helped, and other information to determine the effectiveness of the project.

B. Advisor Evaluation

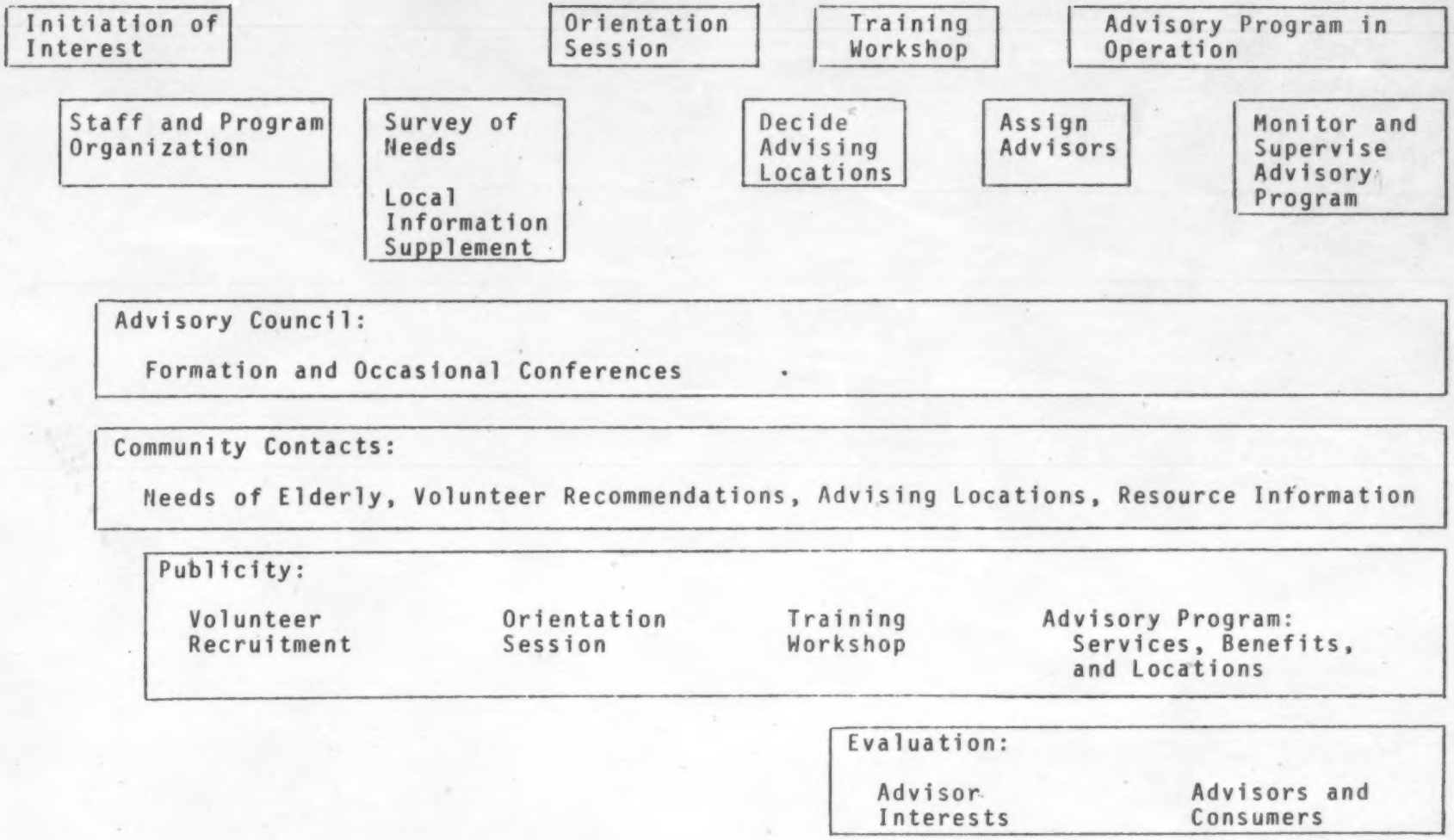
The advisors should be questioned as to their reaction and feelings about the program. This can provide information as to their impressions of the effectiveness and success of the project, their feelings about their own effectiveness, and their overall impressions regarding the program.

C. Staff Evaluation

1. Since the staff have been involved with the project they are in an excellent position to render an evaluation on techniques to further improve the project, problems that could be eliminated, and their impressions regarding the effectiveness and success of the project.

2. The staff should also evaluate the advisors as to their effectiveness as a helper or advisor. This evaluation could include the skills characteristic of helping relationships, such as helpfulness, warmth, and concern for the elderly. Other persons such as senior citizen center directors can also assist in advisor evaluation when an advisor is a part of the center program.

MAJOR PROGRAM PHASES



Blocks represent approximate timing and coordination of program activities.

AREAS OF CONSUMER PROBLEMS AND INTERESTS

A. HOUSING

RENTING A HOUSE OR APARTMENT
HOME REPAIRS OR IMPROVEMENTS
BUYING A HOME
UTILITIES
OTHER

B. TRANSPORTATION

BUYING NEW OR USED CARS
CAR REPAIRS
CAR INSURANCE
GETTING TO A DOCTOR
GOING SHOPPING
PUBLIC TRANSPORTATION
OTHER

C. FOOD

COST OF FOOD
READING LABELS
SIZE OF PACKAGES
QUALITY OF FOOD
OTHER

D. HEALTH CARE

GETTING HEALTH INSURANCE
COST OF DOCTORS
COST OF DENTISTS
COST OF DRUGS AND MEDICINES
HEARING AIDS
EYE GLASSES
NURSING HOMES
OTHER

E. FURNISHINGS

DURABILITY
CLEANING
OTHER

F. APPLIANCES

WARRANTIES AND GUARANTEES
REPAIR SERVICES
SAFETY
OTHER

G. SOCIAL SERVICES

FOOD STAMPS

PUBLIC ASSISTANCE

LEGAL AID

MAKING COMPLAINTS

HOMEMAKER SERVICES

OTHER

H. MONEY MANAGEMENT

SOCIAL SECURITY

GETTING CREDIT

CREDIT COLLECTION

TAXES

BUDGETS

COST OF LIVING

SAVINGS AND CHECKING ACCOUNT

FUNERALS

OTHER

I. SHOPPING

MAIL ORDER PURCHASING

MISLEADING ADVERTISING

AVOIDING SALES PRESSURE

GETTING HELP FROM SALES PEOPLE

OTHER

J. CLOTHING

FINDING STYLES

INSTRUCTIONS OR LABELS

SEWING CLOTHES

OTHER

K. EMPLOYMENT

GETTING A JOB

OTHER

L. RECREATION

HEALTH CLUBS

SOCIAL CLUBS

OTHER

Agenda

Orientation Session for Prospective Advisors

for a Consumer Advisory Program

9:15	Informal Coffee Time
9:45	Introduction and Welcome Project Director College of Home Economics Associate Dean Division of Continuing Education
10:00	Getting Acquainted Session - Staff
11:15	Development of Programs for Older Populations - Coordinator for South Plains Association of Governments Regional Office on Aging
11:30	Group Discussion of Consumer Problems, Solutions, & Resources
12:30	Lunch
1:00	Consumer Education Sampler City Transit Coordinator Executive Vice President Better Business Bureau Inc.
	Packet Distribution
2:15	Development of Advisory Skills - Staff
3:00	Wrap-Up and Planning Period - Staff

CONSUMER BACKGROUND FORM*

Information to obtain on first visit

Name _____ Date _____

Address _____ Phone _____

_____ Age _____

_____ Sex _____

Check: Anglo_____ Black_____ Mexican-American_____

Check: Single_____ Married_____ Widowed_____ Divorced_____

Do you own home? _____ Rent home? _____

What was the highest education you received? _____

How did you hear about the Senior Citizens Advisory Program?

_____

*If the consumer returns for additional advising, this form will not need to be completed.

CONSUMER PROBLEM FORM*

Name of Consumer _____ Date _____

Name of Advisor _____ Location _____

What is the problem or purpose of this visit?

_____

_____

_____

What action, if any, already has been taken concerning the problem?

_____

_____

What are some of the solutions to the problem?

_____

_____

_____

What solution has the consumer chosen to pursue?

_____

_____

_____

Follow-up

_____

_____

_____

_____

*Be sure to fill out Consumer Background Form if this is the first visit.

GROUP DISCUSSION FORM

If, instead of a one-to-one visit about a specific consumer concern, you talked with several people in a group, please record the following information.

Approximate number in the group: _____

Major topics which were discussed: _____

_____

_____

_____

_____

General response of group: _____

_____

_____

Advisor's suggestions for any follow-up from discussion:
(action by someone which would be helpful, another discussion group, directions from project staff, an individual counseling session, etc.)

_____

_____

_____

_____

_____

Name of counselor: _____

Location: _____

Date: _____

WORKSHOP SATISFACTION SURVEY

Your comments will help us in planning other training workshops. Check the appropriate blank or write in your comments.

Workshop Arrangements

1. Was the length of each lecture-discussion session:

   too long _____ too short _____ about right _____?

2. Were the number of days for the Workshop:

   too many _____ not enough_____ about right _____?

3. How satisfactory was the location of the Workshop?

   quite satisfactory ____ satisfactory ____ not very satisfactory__

4. What suggestions do you have for improving the Workshop arrangements?

Workshop Program

5. How prepared do you feel to begin helping others as a peer-advisor? not at all prepared _____ somewhat prepared _____ prepared _____ well prepared _____

6. What topics, if any, could have been omitted?

7. What topics would you like to have had included?

Future Programs

8. Would you be interested in additional training sessions?

   yes _____ no _____ maybe _____

9. How often? more than once a month _____ once a month _____ less often than once a month _____

10. Which day of the week? Mon. Tue. Wed. Thur. Fri.

11. Any other comments?

THANKS FOR YOUR HELP